THE HUNDRED FORTY-THIRD ANNUAL REPORT OF THE BANK COMMISSIONER OF THE State of New Hampshire

For the year ending December 31, 1987

Filed with the Governor and Council as required by RSA 383:15

1776

CONCORD, NEW HAMPSHIRE

1987

STATE OF NEW HAMPSHIRE

JOHN H. SUNUNU, GOVERNOR

BANK COMMISSIONER'S OFFICE

45 SOUTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, John H. Sununu
and The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Sununu and Council:

It is with pleasure that I respectfully submit to you the One Hundred Forty-Third Annual Report of the Bank Commissioner for the calendar year ending December 31, 1987, in compliance with the terms and provisions of RSA 383:15.

Unlike previous years, this report includes several graphic trends that illustrate the recent growth experienced by New Hampshire's financial institutions. It is particularly noteworthy that state-chartered banks including commercial banks, thrift banks, limited service banks and credit unions have accelerated to a nearly $12.6 billion asset level. Legislative changes have likewise accelerated the number of licensed mortgage companies under supervision.

Despite the burgeoning growth of state-chartered institutions, the Banking Department has been able, in close coordination with federal insuring agencies, to maintain a high level of bank regulation. This has been accomplished mainly through modernization and computerization of the review and surveillance process. Planning and implementation is nearly complete in automating the examination report function.

New Hampshire is indeed fortunate to have generally strong financial institutions operating in a vigorous and healthy state economy. State-chartered banks, run by capable management, performed extremely well during a year in which banks in many parts of the country experienced substantial difficulty.

The Banking Department continues its efforts to provide effective and responsive supervision for New Hampshire at a reasonable cost. Increased activity in the area of interstate banking, the addition of innovative financial products and an ongoing shortage of experienced analysts continues to provide challenges for the department. With an ongoing review of its internal operations and procedures and continued close coordination with federal insuring agencies, the department will provide effective and efficient regulation for the state banking system.

Respectfully submitted,

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER
Leon S. Merrill, Jr.

BANK EXAMINERS IV
Paul E. Bourgault
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

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Jean M. Dobbins
George D. Harrington
Kerry R. Molin
David W. Pickett
Robert E. Silver

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Nancy J. Daigle
Janice M. Kozlowski

CONSUMER CREDIT ADMINISTRATOR
Donn R. Inglis

CONSUMER CREDIT EXAMINER
Robert E. Hallows

ASSISTANT TO THE COMMISSIONER
Lewis S. Knapp

ACCOUNTING TECHNICIAN
Kathy B. Wheeler

ADMINISTRATIVE ASSISTANT I
Carolyn L. Bond

STATISTICAL ASSISTANT
Theresa L. Simpson

WORD PROCESSOR OPERATOR II
Dawn Marie Allen

WORK PROCESSOR OPERATOR I
Amy B. Rice

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Charter Trust Company	Concord	34	62	75
City Bank and Trust	Claremont	33	62	75
Connecticut River Bank	Charlestown	32	61	74
Derry Bank and Trust Company	Derry	35	63	76
Durham Trust Company	Durham	36	63	76
Exeter Banking Company, The	Exeter	37	63	76
Family Bank & Trust, The	Allenstown	30	60	73
Fidelity Bank & Trust Company	Salem	54	71	84
Fiduciary Trust Company of New Hampshire	Rochester	53	71	84
First Cheshire Bank	Keene	40	65	78
First Colebrook Bank, The	Colebrook	33	62	75
First NH Bank of Lebanon	Lebanon	41	65	78
First NH Investment Services Corp.	Manchester	45	66	79
First Signature Bank & Trust Company	Portsmouth	51	70	83
Hillsborough Bank & Trust Company	Milford	46	67	80
Indian Head Bank North	Littleton	42	65	78
Indian Head Bank and Trust Company	Portsmouth	52	70	83
Meredith Bank & Trust	Meredith	46	67	80
Monadnock Bank, The	Jaffrey	39	64	77
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Franklin Savings Bank	Franklin	100	122	133
Granite Bank	Amherst	96	120	131
Iona Savings Bank	Tilton	115	129	140
Keene Savings Bank	Keene	102	123	134
Laconia Savings Bank	Laconia	102	124	135
Liberty Savings Bank	Salisbury	114	129	140
Mascoma Savings Bank	Lebanon	103	124	135
Meredith Village Savings Bank	Meredith	107	126	137
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Peterborough Savings Bank	Peterborough	110	127	138
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Plymouth Guaranty Savings Bank	Plymouth	111	127	138
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Seacoast Savings Bank	Dover	99	121	132
Siwooganock Guaranty Savings Bank, The	Lancaster	103	124	135
Southeast Bank for Savings	Dover	99	122	133
Sugar River Savings Bank	Newport	108	126	137
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Equity Employees Credit Union	Orford	174	188	198
Gateway Credit Union	Nashua	171	186	196
Granite State Credit Union	Manchester	168	184	194
Hanover Credit Union	Hanover	165	182	192
Holy Rosary Credit Union	Rochester	175	188	198
IPC Employees Credit Union	Bristol	163	180	183
J.F. & Associates Credit Union	Manchester	168	184	194
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L'Ange Gardien Credit Union	Berlin	162	180	183
M P B Employees Credit Union	Keene	165	182	192
Manchester Municipal Employees Credit Union	Manchester	169	184	194
Monadnock Credit Union	Keene	166	182	192
N.H. Food Industry Credit Union	Manchester	169	185	195
Nashua Municipal Employees Credit Union	Nashua	172	186	196
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P E A Credit Union	Exeter	164	181	191
Postal Employees' Credit Union of New Hampshire	Manchester	170	185	195
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FOREWORD

The one hundred forty-third annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of commercial banks, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, small loan companies, mortgage home loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1988

New Year's Day	January 1st	Columbus Day	October 10th
Washington's Birthday	February 15th	Election Day	November 8th
Fast Day	April 25th	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th		
Labor Day	September 5th	Christmas Day	December 26th

LEGAL HOLIDAYS - CALENDAR YEAR 1989

New Year's Day	January 2nd	Columbus Day	October 9th
Washington's Birthday	February 20th	Veterans Day	November 11th
Fast Day	April 24th	Thanksgiving Day	Whenever Appointed
Memorial Day	May 30th		
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 4th		

NUMBER OF INSTITUTIONS

	December 31, 1987
Commercial Banks	39
Mutual Savings Banks	12
Guaranty Savings Banks	21
Co-operative Banks	2
Stock Co-operative Banks	4
Credit Unions	30
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	57
Mortgage Home Loan Licensees	169
In Possession (The Valley Trust Company)	1
	337

NUMBER OF BRANCHES - OPERATING

Commercial Banks	112
Savings Banks	91
Co-operative Banks	8
	211

RETAIL INSTALMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	239
Retail Sellers' Branches	22
Sales Finance Licensees	33
Sales Finance Licensees' Branches	10
	304

NEW BANKS APPROVED

Abenaki Bank and Trust Company	270 Lafayette Road Rye
Bank of New Hampshire - Portsmouth	Two Harbour Place Portsmouth
Bow Mills Bank and Trust	South Street Bow
Community Guaranty Savings Bank	28 Main Street Plymouth
Cornerstone Bank	188 Main Street Nashua
Fleet Bank of New Hampshire	410 Amherst Street Nashua
Granite Bank	Routes 101A/122 Amherst
New Hampshire Savings Bank of Nashua (Interim Bank)	223 Main Street Nashua
Second BNH Acquisition Bank (Interim Bank)	300 Franklin Street Manchester

BRANCHES APPROVED

BankEast Manchester	1328 D.W. Highway North, Route Hooksett
BankEast Manchester	Londonderry Square, Route 102 Londonderry
BankEast Manchester	Northway Shopping Plaza, Route North Conway
BankEast Manchester	80 South Main Street Hanover
BankEast Manchester	Hanover Street Lebanon
BankEast Manchester	Main Street Orford
BankEast Manchester	K-Mart Plaza West Lebanon
BankEast Savings Bank and Trust (as a result of merger) Rochester	91 South River Road Bedford
BankEast Savings Bank and Trust (as a result of merger) Rochester	Claremont Shopping Center Claremont

BRANCHES APPROVED

BankEast Savings Bank and Trust (as a result of merger) Rochester	Pine & Pleasant Streets Claremont
BankEast Savings Bank and Trust (as a result of merger) Rochester	Fort Eddy Road Concord
BankEast Savings Bank and Trust (as a result of merger) Rochester	116 North Main Street Concord
BankEast Savings Bank and Trust (as a result of merger) Rochester	80 South Main Street Hanover
BankEast Savings Bank and Trust (as a result of merger) Rochester	223 Lowell Road Hudson
BankEast Savings Bank and Trust (as a result of merger) Rochester	Hanover Street Lebanon
BankEast Savings Bank and Trust (as a result of merger) Rochester	Route 102 at Gilchrest Road Londonderry
BankEast Savings Bank and Trust (as a result of merger) Rochester	7 McGregor Street Manchester
BankEast Savings Bank and Trust (as a result of merger) Rochester	777 South Willow Street Manchester
BankEast Savings Bank and Trust (as a result of merger) Rochester	One Wall Street Manchester
BankEast Savings Bank and Trust (as a result of merger) Rochester	Route 25 Meredith
BankEast Savings Bank and Trust (as a result of merger) Rochester	295 Main Street Nashua
BankEast Savings Bank and Trust (as a result of merger) Rochester	Northeastern Boulevard Nashua
BankEast Savings Bank and Trust (as a result of merger) Rochester	55 Main Street Newport
BankEast Savings Bank and Trust (as a result of merger) Rochester	Main Street Orford
BankEast Savings Bank and Trust (as a result of merger) Rochester	Ermer Road Salem
BankEast Savings Bank and Trust (as a result of merger) Rochester	Route 11 Sunapee
BankEast Savings Bank and Trust (as a result of merger) Rochester	Main Street Warner
BankEast Savings Bank and Trust (as a result of merger) Rochester	K-Mart Plaza West Lebanon
BankEast Savings Bank and Trust (as a result of merger) Rochester	Center Street Wolfeboro

BRANCHES APPROVED

Berlin City Bank Berlin	Northway Shopping Plaza North Conway
Claremont Savings Bank Claremont	127 Maple Avenue Claremont
Connecticut River Bank Charlestown	255 West Street Keene
Dartmouth Savings Bank Hanover	48 Central Square Keene
Derry Bank and Trust Company Derry	South Main Street Manchester
Derry Bank and Trust Company Derry	33 Indian Rock Route, Route 111 Windham
Derry Bank and Trust Company Derry	Windham Village Green, Route 111 Windham
Durham Trust Company Durham	Corner of Glenwood & Central Avenue Dover
First Northern Co-Operative Bank Keene	222 West Street Keene
Granite Bank Amherst	Phelan Road Milford
New Hampshire Savings Bank Concord	Route 101 Bedford
New Hampshire Savings Bank Concord	207 D.W. Highway North Manchester
North Conway Bank North Conway	Route 16 North Conway
North Conway Bank North Conway	157 South Main Street North Conway
St. Mary's Bank Manchester	D.W. Highway North Manchester
Saver's Bank, The Littleton	Main Street, Route 302 North Conway
Sugar River Savings Bank Newport	Route 10 Grantham
United Savings Bank Manchester	149-165 Hanover Street Manchester

INTERSTATE AFFILIATION

Fleet Financial Group, Inc. Providence, Rhode Island	WITH	Fleet Bancorp of New Hampshire, Inc. Nashua, New Hampshire

MERGERS APPROVED

BankEast Upper Valley Hanover	INTO	BankEast Manchester

CONVERSION OF MUTUAL FINANCIAL INSTITUTIONS TO STOCK FORM FINANCIAL INSTITUTIONS

First Savings & Loan Association of New Hampshire Exeter	Approved
Portsmouth Savings Bank Portsmouth	Approved
Seacoast Savings Bank Dover	Approved
Southeast Bank for Savings Dover	Approved
Village Savings Bank Greenville	Approved

CHARTER AMENDMENTS

BankEast Savings Bank and Trust Rochester	Changed name from BankEast Savings Bank and Trust to BankEast. Change of location from Rochester to Portsmouth.
City Bank and Trust Claremont	Increased capital stock from 150,000 shares par $10.00 to 1,000,000 shares par $10.00.
Connecticut River Bank Charlestown	Increased capital stock from 8,000 shares par $25.00 to 15,000 shares par $25.00.
Dartmouth Savings Bank Hanover	Changed name from Dartmouth Savings Bank to Dartmouth Banking Company.
Fidelity Bank & Trust Company Salem	Increased capital stock from 15,000 common shares par $100.00 to 15,000 common shares par $100.00 and 15,000 nonvoting common shares par $100.00.
Fiduciary Trust Company of New Hampshire Weare	Changed location from Weare to Rochester.

CHARTER AMENDMENTS (CONTINUED)

Hanover Bank & Trust Company Hanover	Changed name from Hanover Bank & Trust Company to BankEast Upper Valley.
Hillsborough Bank & Trust Company Milford	Increased capital stock from 280,000 shares par $1.00 to 305,000 shares par $1.00.

REMOTE SERVICE UNITS ACCEPTED IN 1987 BY BANK

	FILED:
AMOSKEAG BANK	
Daniel Webster Highway - North, Hooksett	3/02/87
Northbound I-93, Hooksett	8/14/87
Southbound I-93, Hooksett	8/14/87
286 Commercial Street, Manchester	10/04/87
75 Webster Street, Manchester	3/02/87
N.H. Ball Bearing, Inc., Peterborough	4/23/87
Portsmouth Traffic Circle, Portsmouth	8/14/87
ATLANTIC TRUST COMPANY	
Route 101, Raymond	8/31/87
BANKEAST SAVINGS BANK & TRUST	
Central Avenue, Dover	3/03/87
BEDFORD BANK, THE	
Route 102, Londonderry	5/01/87
EXETER BANKING COMPANY, THE	
1465 Woodbury Avenue, Portsmouth	3/26/87
Lafayette Road, Seabrook (2)	3/26/87
Portsmouth Avenue, Stratham	3/26/87
KEENE SAVINGS BANK	
Route 10, West Swanzey	10/01/87
LACONIA SAVINGS BANK	
Traffic Circle, Alton	12/11/87
Route 106, Belmont	9/14/87
NEW HAMPSHIRE SAVINGS BANK	
547 Amherst Street, Nashua	1/07/87
UNITED SAVINGS BANK	
Grenier Industrial Park, Manchester	1/16/87

RULES OF THE BOARD OF TRUST COMPANY INCORPORATION

CHAPTER	TITLE	EFFECTIVE DATE
Tru 100	Organizational Rules	
	Readopted	8/10/87
Tru 200	Rules of Practice & Procedures	
	Readopted	8/10/87

RULES OF THE BANK COMMISSIONER

CHAPTER	TITLE	EFFECTIVE DATE
Ban 1200	Interstate Affiliation	12/02/87
Ban 2500	First Mortgage Bankers and Brokers	11/16/87
Ban 2700	Small Loans: Debt Adjusters, Application, License and Operations	1/06/87

LEGISLATION ENACTED BY THE 1987 SESSION OF THE LEGISLATURE RELATING TO TAXATION OF BANKS

CHAPTER	RSA	DESCRIPTION
236	84	16-1, paragraph I deleted: last sentence, "Such estimated tax shall be at least equal to the tax reported on forms filed with the declaration, unless for good cause the commissioner permits the coporation to make a lesser estimate.

LEGISLATION ENACTED BY THE 1987 SESSION OF THE LEGISLATURE RELATING TO GENERAL PROVISIONS AS TO SAVINGS BANKS, TRUST COMPANIES AND DEPOSITORIES

155	384	44 through 55 new: subdivision, establishment of new banks and acquisitions by out-of-state New England banks.

LEGISLATION ENACTED BY THE 1987 SESSION OF THE LEGISLATURE RELATING TO REGULATION OF BRANCH BANKING AND HOLDING COMPANY AFFILIATES

365	384-B	2, paragraph I: eliminates population and distance restrictions on branch banking within the state.
155	384-B	3, clarification of language in this section.

LEGISLATION ENACTED BY THE 1987 SESSION OF THE LEGISLATURE RELATING TO LICENSING OF NONDEPOSITORY FIRST MORTGAGE BANKERS AND BROKERS

339	397-A	new chapter.

LEGISLATION ENACTED BY THE 1987 SESSION OF THE LEGISLATURE RELATING TO SECOND MORTGAGE HOME LOANS

339	398-A	change of chapter title: amended chapter generally separating the licensing of second mortgage home loan lenders from first home loan lenders.

BANK HOLDING COMPANIES

AND

SUBSIDIARY BANKS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

Amoskeag Bank Shares, Inc.

- Amoskeag Bank
- Bank Meridian, N.A.
- Nashua Trust Company
- Souhegan National Bank

Bankcore, Inc.

- North Conway Bank

Bank of New Hampshire Corporation

- Bank of New Hampshire, N.A.
- Bank of New Hampshire - Portsmouth
- The Bristol Bank
- Strafford National Bank

BankEast Corporation

- BankEast
- BankEast Savings Bank & Trust
- BankEast Trust Company

Bay Point Bancorp, Inc.

- Meredith Bank & Trust

Cheshire Financial Corporation

- Cheshire County Savings Bank

Community Bankshares, Inc.

- Concord Savings Bank

Connecticut River Bancorp, Inc.

- Connecticut River Bank
- Peoples National Bank of Littleton

Cornerstone Financial Corporation

- Cornerstone Bank
- Derry Bank and Trust Company

Finest Financial Corporation

- Pelham Bank and Trust Company

First Coastal Banks, Inc.

- First National Bank of Portsmouth, The
- Merchants National Bank (Dover)

First Colebrook Bancorp, Inc.

- First Colebrook Bank, The

First Discount Bank

- First Deposit National Bank

First NH Banks, Inc.

- Bedford Bank, The
- Exeter Banking Company, The
- First Capital Bank, N.A.
- First Cheshire Bank
- First NH Bank of Lebanon
- First NH Investment Services Corp.
- First NH-White Mountain Bank
- Granite State National Bank
- Laconia Peoples National Bank & Trust Company
- Merchants National Bank of Manchester, The
- Plymouth Guaranty Savings Bank
- Wolfeboro National Bank, The

First Peterborough Bank Corp.

- First National Bank of Peterborough

Granite State Bankshares, Inc.

- Granite Bank
- Keene Savings Bank

Great Bay Bankshares, Inc.

- Southeast Bank for Savings

Indian Head Banks Inc.

- Dartmouth National Corp.
- Indian Head Bank and Trust Company
- Indian Head Bank North
- Indian Head National Bank, Nashua
- Indian Head National Bank of Keene

NFS Financial Corp.

- Nashua Federal Savings & Loan Association

New Hampshire Savings Bank Corp.

- New Hampshire Savings Bank
- Rockingham County Trust Co.
- Seabrook Bank and Trust Company

North American Bank Corporation

- Farmington National & Savings Bank

Numerica Financial Corp.

- Home Bank, fsb
- Numerica Savings Bank, fsb

Pemi Bancorp, Inc.

- Pemigewasset National Bank of Plymouth, The

Profile Financial Corporation

- Plaistow Bank and Trust Company

Rockingham Bancorp

- First Savings and Loan Association of Exeter, New Hampshire

United Saver's Bancorp, Inc.

- Belknap Bank & Trust
- Dartmouth Banking Company
- Saver's Bank, The
- United Savings Bank

Village Financial Corporation

- Village Bank & Trust Company

ABSTRACTS OF THE ANNUAL REPORT

OF

COMMERCIAL BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND DIRECTORS

ALLENSTOWN

THE FAMILY BANK & TRUST
P.O. BOX 232 - ROUTE 3, GRANITE STREET EXT.
ALLENSTOWN, NEW HAMPSHIRE 03275
TEL. 485-8444

(Year of Incorporation - 1980)

OFFICERS

CHAIRMAN OF THE BOARD
Bert R. Whittemore

PRESIDENT
** D. Frank Duris

SENIOR VICE PRESIDENT
George L. McLean

VICE PRESIDENT/OPERATIONS
J. Thomas Mitchell

TREASURER
Stanley F. Grimes

LOAN OFFICER
Cynthia Marcotte Pinard

SECRETARY
Charles W. Thompson

DIRECTORS

Raymond Cummings
* D. Frank Duris
G. Stetson Heiser
Phillip F. Kennedy
A. Leigh McDonnell
Elizabeth H. McFall
* Alfred Monacella
Kenneth N. Osborne
Claire Scott
Richard Therrien
* Bert R. Whittemore

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD
BEDFORD, NEW HAMPSHIRE 03102
TEL. 668-1500

(Year of Incorporation - 1972)

BRANCHES

Route 102, Londonderry, NH 03053
Tel. 434-4576

Intersections Rts. 111 & 111A, Windham, NH 03087
Tel. 898-9888

OFFICERS

PRESIDENT
** Alvah D. Chisholm

SENIOR VICE PRESIDENT
Henry H. Peterson

VICE PRESIDENTS
Robert R. McLean
Frederick V.C. Savage

VICE PRESIDENT/OPERATIONS
Nita J. Raby

ASSISTANT VICE PRESIDENT
Leo E. Bergeron

CONSUMER CREDIT OFFICER
Marie W. Scribner

ASS'T. CONSUMER CREDIT OFFICER
Carolyn Fox

MORTGAGE OFFICER
Sandra Rigazio

OPERATIONS OFFICER
Diane O'Clair

COMMERCIAL CREDIT OFFICERS
Joanne Blinn
Richard Jennings

MARKETING OFFICER
Anna Bullard

BRANCH MANAGERS
Kim Ackerson
Kenneth Briggs
Mary Snow
Jean Townesend

ASS'T. BRANCH MANAGER
Dolores Snyder

DIRECTORS

Daniel Burke
* Alvah D. Chisholm
John Clover
Christopher Congdon
* Dean Kamen
Paul Kfoury
* David McDuffee
William O. Merrill
Ferne Schmidtchen
* Nicholas Skaperdas
Michael Spector
* Bradford Thomas
Gerald Vecchione
Donald Wheeler

* Investment Committee Members
** Chief Executive Officer

BELMONT

BELKNAP BANK & TRUST
ROUTES 3 & 11, BELKNAP MALL
BELMONT, NEW HAMPSHIRE 03220
TEL. 528-1800

(Year of Incorporation - 1979)

BRANCHES

880 Central Street, Franklin, NH 03235
Tel. 934-6800

Main Street, Meredith, NH 03253
Tel. 279-7061

OFFICERS

CHAIRMAN OF THE BOARD
Willard G. Martin, Jr.

PRESIDENT
** John P. Samborski

VICE PRESIDENT/TREASURER
Robert B. Runnells

VICE PRESIDENTS
Donald M. Grahame
Judith F. Nelson

ASS'T. VICE PRESIDENTS
Susan K. Dunlap
Albert S. Freeman, III
Kathryn G. MacRae
Nancy E. Porosky

CONSUMER LOAN OFFICER
Gregory A. Gammon

MORTGAGE LOAN OFFICER
Denise B. Hubbard

BRANCH MANAGERS
Stephanie L. Belair
Jeanne W. Upton

DIRECTORS

* Robert C. Boulanger
* Warren C. Clement
Charles W. H. Lowth, Jr.
Willard G. Martin, Jr.
* Russell Sabanek
* John P. Samborski
* Edward F. Schofield
* Glenn E. Shaw
* Sheila D. Weeks

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-1171

(Year of Incorporation - 1901)

BRANCHES

2 State Street, Groveton, NH 03582
Tel. 636-1611

Northway Plaza, North Conway, NH 03860
Tel. 356-7091

OFFICERS

CHAIRMAN OF THE BOARD
Arnold P. Hanson

VICE CHAIRMAN OF THE BOARD
William J. Woodward

PRESIDENT
** Francis Deasy

SENIOR VICE PRESIDENT/
SENIOR LOAN OFFICER
Paul G. Campagna

VICE PRESIDENT/TREASURER
Daniel Bellmore

VICE PRESIDENT
Armand Milot

ASS'T. VICE PRESIDENTS
Lawrence J. Bessinger
Ronald P. Goudreau
John Moore
Jacqueline L. Napert
Ruby M. Shepard
Richard J. Sirois

ASS'T. LOAN OFFICER
Jeannine Birch

ASS'T. BRANCH MANAGERS
Paul M. Cain
Lillian Landry

DIRECTORS

Arthur J. Bergeron
Thomas E. Brannen
Herbert N. Buckley
* Francis Deasy
Bernard R. Gallagher
* Arnold P. Hanson
Ralph A. Labron
John D. Morton, Sr.
* Edward J. Reichert
Joseph N. Rozek
* William J. Woodward

---

* Investment Committee Members
** Chief Executive Officer

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-8521

(Year of Incorporation - 1898)

OFFICERS

CHAIRMAN OF THE BOARD
T. Holmes Moore

PRESIDENT
** William C. Gilson

VICE PRESIDENT/TREASURER
Douglas C. Benton

VICE PRESIDENT
Joyce E. Smith

ASSISTANT VICE PRESIDENT
Dennis P. Woodward

LOAN OFFICER
Donna W. Lowell

DIRECTORS

* John C. Conkling
Alan E. Esty
D. Victor Field
William C. Gilson
Dorothy M. Gordon
William C. Hoyt
* Gregory D. Landroche

John W. Matthews
* T. Holmes Moore
* Daniel R. W. Murdock
Ralph E. Shackett
William C. Walsh
Burton W. Williams

CHARLESTOWN

CONNECTICUT RIVER BANK
P.O. BOX 55 - MAIN STREET
CHARLESTOWN, NEW HAMPSHIRE 03603
TEL. 826-7764

(Year of Incorporation - 1864)

BRANCHES

Route 123, Alstead, NH 03602
Tel. 835-6333

88 Pleasant Street, Claremont, NH 03743
Tel. 543-1276

255 West Street, Keene, NH 03431
Tel. 357-1619

1 Main Street, West Lebanon, NH 03784
Tel. 298-8614

OFFICERS

PRESIDENT
** Walter H. Harrington

VICE PRESIDENTS
Richard P. Madigan
Paul D. Slade

TREASURER
Stephen J. Bentley

ASSISTANT TREASURER
Brenda E. Lindblade

LOAN OFFICERS
Thomas D. Bentley
Gary S. Crosby
Paul D. Silva
Nancy E. Smith
Joseph M. Sorrentino

ASSISTANT LOAN OFFICERS
Susan Curtin
Brenda I. Ouellette
Normand B. Paulhus, II

CUSTOMER SERVICE OFFICER
Edna R. Scott

DIRECTORS

Ernest L. Bell, III
* John E. Bentley
John D. Bourdon
Paul S. Cray
Paul B. Dutton
John C. Follett
John E. Follett
Theodore J. Frizzell

* Walter H. Harrington
* David T. Henry
Irving R. Mandinach
David O. Morse, Sr.
John Parker
Stewart A. Rouse
Roger H. Ryan

* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CITY BANK AND TRUST
P.O. BOX 835 - 24 TREMONT SQUARE
CLAREMONT, NEW HAMPSHIRE 03743
TEL. 542-9586

(Year of Incorporation - 1977)

BRANCH

Route 12A, West Lebanon, NH 03784
Tel. 298-5850

OFFICERS

CHAIRMAN OF THE BOARD
George E. Veilleux

PRESIDENT
** William F. Murray

EXECUTIVE VICE PRESIDENTS
Roger A. Frechette
Nicholas C. Marro

VICE PRESIDENT/TREASURER
William D. Waite

VICE PRESIDENTS
Edwin S. Childs
Roland V. Stoodley, Jr.

LOAN OFFICER
Gladys Quinn

DIRECTORS

Roselyn Caplan
Donald Foisy
Norman Grover
* Charles W. Johnson
Thomas G. Levesque
* Nicholas C. Marro
* William F. Murray
Charles P. Puksta
* Dorothy Roman
* Charles Sprague
* Roland V. Stoodley, Jr.
* George E. Veilleux

COLEBROOK

THE FIRST COLEBROOK BANK
P.O. BOX 88 - 147 MAIN STREET
COLEBROOK, NEW HAMPSHIRE 03576
TEL. 237-5551

(Year of Incorporation - 1889)

OFFICERS

CHAIRMAN OF THE BOARD
Norman S. Brungot

VICE CHAIRMAN OF THE BOARD
Victor P. Bruno

PRESIDENT
** Harry L. Olmstead, Jr.

VICE PRESIDENT
Robert W. Gooch

ASSISTANT VICE PRESIDENT
Jean B. Grapes

TREASURER
Barbara V. Haynes

ASSISTANT TREASURER
William C. Haynes

MORTGAGE LOAN OFFICER
Jean F. Ladd

BOOKKEEPING OFFICER
Madeline Boucher

CUSTOMER SERVICE OFFICER
Sharon Leicht

DIRECTORS

* Norman S. Brungot
* Victor P. Bruno
* Robert W. Gooch
* Wendell L. Herman
* Palmer B. Lewis
* Eric S. Livingstone
* Harry L. Olmstead, Jr.
* Warren E. Pearson
* Malcolm R. Washburn

* Investment Committee Members
** Chief Executive Officer

CHARTER TRUST COMPANY

P.O. BOX 1374 - 95 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03302
TEL. 224-1350

(Year of Incorporation - 1984)

OFFICERS

CHAIRMAN OF THE BOARD/TRUST OFFICER/TREASURER
** Robert J. Diefendorf

PRESIDENT/TRUST OFFICER/SECRETARY
Niall J. MacDonagh

VICE PRESIDENT/TRUST OFFICER
Daniel R. Gornell

VICE PRESIDENT/INVESTMENTS
Michael A. Freidman

TRUST ADMINISTRATION OFFICER/CLERK
Gina L. Gilmore

DIRECTORS

* William J. Baldasaro
* Scott Brackett
* Robert J. Diefendorf
* Jean E. Kennedy
* Niall J. MacDonagh
* David E. Tardif
* Stephen R. Theroux
* Richard Young

* Investment Committee Members
** Chief Executive Officer

DERRY

DERRY BANK AND TRUST COMPANY
P.O. BOX 326 - 15 EAST BROADWAY
DERRY, NEW HAMPSHIRE 03038
TEL. 432-9517

(Year of Incorporation - 1969)

BRANCHES

Crystal Avenue, Derry, NH 03038
Tel. 432-9517

Route 111, East Hampstead, NH 03826
Tel. 382-7111

Birchwood Plaza, Candia, NH 03034
Tel. 483-2151

Routes 102 & 121, Chester, NH 03036
Tel. 887-4496

Massabesic & Porter Streets, Manchester, NH 03103
Tel. 625-4644

N. Side Plaza, D.W. Highway N., Manchester, NH 03104
Tel. 622-7616

Windham Village Green, Route 111, Windham, NH 03087
Tel. 432-8502

OFFICERS

CHAIRMAN OF THE BOARD
Niles F. Jensen

VICE CHAIRMAN
** John M. Terravecchia

PRESIDENT/C.O.O.
G. Robert Smith

FIRST VICE PRESIDENT
Howard S. Dearth

SECOND VICE PRESIDENT
Horace A. Holaday, Jr.

VICE PRESIDENT/TREASURER/C.F.O.
Robert E. Benoit

VICE PRESIDENT/BRANCH ADMIN.
Catherine A. Gelinas

VICE PRESIDENT
K. Ernest Duckworth

ASSISTANT VICE PRESIDENTS
Dolores T. Brusky
Edward G. Dumm
Terry Girolimon

ASSISTANT TREASURERS
Marilyn T. DiResto
O. A. Lafontaine
Dolores M. Smith
Bonnie A. White
Carlton H. White
Joan M. Willey
Katherine E. Zysk

SECRETARY
Edward D. Bureau

COMPLIANCE OFFICER
Karen D. Helbick

COMMERCIAL LOAN OFFICER
Robert S. Pond

SENIOR LOAN OFFICER
Donna J. Donovan

INTERNAL AUDITOR
Paul T. Mitchell

BRANCH MANAGERS
Cheryl A. Demers
Robin Ryder
Donald St. Germain

DIRECTORS

* Edward D. Bureau
Donald L. Cusson
* Howard S. Dearth
* William M. Hardy
* Horace A. Holaday, Jr.
* Niles F. Jensen
Andrew C. Mack
George F. Menard
* Glenn E. Peabody
* Paul T. Phillips
Albert H. Rioux, Sr.
* G. Robert Smith
* Arnold C. Soney
* John M. Terravecchia
John J. Zito

* Investment Committee Members
** Chief Executive Officer

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET
DURHAM, NEW HAMPSHIRE 03824
TEL. 868-5574

(Year of Incorporation - 1947)

BRANCHES

828 Central Avenue, Dover, NH 03820
Tel. 742-4000

151 Congress Street, Portsmouth, NH 03801
Tel. 436-9008

566 Islington Street, Portsmouth, NH 03801
Tel. 431-3611

OFFICERS

CHAIRMAN OF THE BOARD
Lawrence E. O'Mara

PRESIDENT
** Edward K. Ward

SENIOR VICE PRESIDENT
Gary E. Lundh

VICE PRESIDENT
John E. West

COMPTROLLER
Michael J. Turcotte

ASSISTANT VICE PRESIDENTS
Chris Anderson
Robert W. Hill
Jane C. Marmontello

DIRECTORS

- * Earl J. Dearborn
- * Gary E. Lundh
- * Constance W. O'Mara
- * Lawrence E. O'Mara
- * Edward K. Ward

---

* Investment Committee Members
** Chief Executive Officer

EXETER

THE EXETER BANKING COMPANY
P.O. BOX 100 - 154 WATER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-4761

(Year of Incorporation - 1893)

BRANCHES

11 Front Street, Exeter, NH 03833
Tel. 772-4761

Lafayette Road, Hampton Falls, NH 03844
Tel. 926-3362

Lafayette Road, North Hampton, NH 03862
Tel. 964-5518

Parade Mall, Portsmouth, NH 03801
Tel. 430-9393

Raymond Shopping Center, Raymond, NH 03077
Tel. 895-3186

Portsmouth Avenue, Stratham, NH 03885
Tel. 772-6655

OFFICERS

PRESIDENT/TREASURER
* Richard D. Lund, Jr.

SENIOR VICE PRESIDENTS
Edwin R. Baker
Kenneth Davis
Joseph S. LaRochelle, Sr.

VICE PRESIDENTS
Marcia J. Cowan
Richard E. Pouliot
Charles A. Walker

VICE PRESIDENT/
SENIOR TRUST OFFICER
John F. Cullinane

VICE PRESIDENT/COMPTROLLER
Philip E. DuPont

VICE PRESIDENT/TRUST OFFICER
Rudolph C. Hede

VICE PRESIDENT/
ASSISTANT TREASURER
Wayne A. Skoglund

ASSISTANT VICE PRESIDENTS
Richard J. Abbott
Janis C. Kern
Stephen H. Searway
Stephanie J. Treadwell

ASSISTANT VICE PRESIDENT/
ASSISTANT TREASURER
Bette L. Southwick

ASSISTANT TREASURER
Evelyn J. Pettiglio

COMMERCIAL LOAN OFFICER
Carolyn A. Curley

CONSUMER LOAN OFFICER
Martina J. Jackson

ASSISTANT TRUST OFFICER
Patricia S. Qualter

OPERATIONS OFFICER
Joan E. Smart

ADMINISTRATIVE ASSISTANTS
Theresa A. Abbott
Carol A. Russell

BRANCH MANAGERS
Allen S. Gould
Lisa M. Harding
Sophia A. Neu
Margaret A. Withstandley

ASSISTANT BRANCH MANAGER
Anita W. Ramsdell

DIRECTORS

* Edward E. Bulmer
* Robert H. Clement
* Edwin L. Collishaw, Jr.
* Michael J. Dalton
* John W. Flynn, Jr.
* Edward A. Gage
* Stephen G. Kurtz
* Roy A. Ladner
* Richard D. Lund, Jr.
* John R. Maher
* John J. Quinn
* Ronald A. Remick
* Fred A. Wentworth

* Investment Committee Members
* Chief Executive Officer

GILFORD

VILLAGE BANK & TRUST COMPANY
P.O. BOX 7345 - ONE COUNTRY CLUB ROAD
GILFORD, NEW HAMPSHIRE 03246
TEL. 528-3000

(Year of Incorporation - 1981)

OFFICERS

CHAIRMAN OF THE BOARD
Lawrence W. Guild, II

PRESIDENT
** Gregory M. Dickinson

VICE PRESIDENT/TREASURER
John H. Martin

ASSISTANT TREASURER
Elaine L. B. Miller

ASSISTANT TREASURER/
OPERATIONS OFFICER
Mary Richardson

ADMINISTRATIVE ASSISTANT/
MORTGAGE OFFICER
Joanne T. Pike

INSTALMENT LOAN OFFICER
Lynn Ostrand

DIRECTORS

Kim E. Baron

William F. Crane

* Gregory M. Dickinson

* Lawrence W. Guild, II

* David P. Haley

Sandra T. McGonagle

* Edgar D. McKean, III

* Bradley J. Thompson

* Investment Committee Members
** Chief Executive Officer

HILLSBORO

THE VALLEY BANK
P.O. BOX 906 - 117 WEST MAIN STREET
HILLSBORO, NEW HAMPSHIRE 03244
TEL. 464-5541

(Year of Incorporation - 1973)

BRANCH

Maple Street, Henniker, NH 03242
Tel. 428-3235

OFFICERS

CHAIRMAN OF THE BOARD/ PRESIDENT
Richard W. Withington

VICE CHAIRMAN/TREASURER
** William F. Kacmarcik

VICE PRESIDENTS
Judith H. Avery
Merle R. Patenaude, Jr.

VICE PRESIDENT/ SENIOR LOAN OFFICER
William J. McIver

BUSINESS DEVELOPMENT OFFICER
Jonnie Wilson

ASSISTANT LOAN OFFICER
JoAnn S. Lawrence

SECRETARY
Douglas S. Hatfield, Jr.

BRANCH MANAGER
Kathleen A. Cleveland

DIRECTORS

* Gordon J. Allen
Duane J. Clement
* Leo Dube
* Richard Edmunds
* Douglas S. Hatfield, Jr.
Daniel G. Hingston
* Robert J. Johnson
* William F. Kacmarcik
Paul F. Kerber
Donald E. Knapton
Milton H. Morris
Merle R. Patenaude, Jr.
* Richard W. Withington, Sr.
Samuel C. Zachos

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET
JAFFREY, NEW HAMPSHIRE 03452
TEL. 532-7788

(Year of Incorporation - 1865)

BRANCHES

Peterborough Shopping Village, Peterborough, NH 03458
Tel. 924-9433

Main Street, Rindge, NH 03461
Tel. 899-5187

Central Square, Troy, NH 03465
Tel. 242-7737

OFFICERS

PRESIDENT
** Robert W. Allen

VICE PRESIDENT/TREASURER
Dennis P. O'Loughlin

VICE PRESIDENTS
Wayne R. Gordon
William R. Spaulding

ASSISTANT VICE PRESIDENTS
Larraine J. Caswell
Forrest R. Kimball
Patricia T. Sawtelle

ASSISTANT TREASURERS
Kathleen G. Bragg
Candace C. Clark
Dana I. Hadley
Eleanor I. Maki
Dorothy S. Richards

ASS'T. MORTGAGE OFFICER
Sarita R. Lanpher

CONSUMER LOAN OFFICERS
Liane T. Ozenich
Carl S. Wiley
Jeanne A. Witty

ASS'T. OPERATIONS OFFICER
Ruth A. Laukka

DIRECTORS

* Robert W. Allen
Christopher V. Bean
* Delcie D. Bean
Reynold A. Belletete
Charles H. Griswold
D. Glyn Millard
* Walter R. Peterson
* Francis X. Quinlan

---

* Investment Committee Members
** Chief Executive Officer

KEENE

FIRST CHESHIRE BANK
15 MAIN STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 352-5050

(Year of Incorporation - 1804)

BRANCHES

Fairbanks Plaza, Keene, NH 03431
Tel. 352-5050

1 High Street, Hinsdale, NH 03451
Tel. 336-5922

2 Michigan Street, Winchester, NH 03470
Tel. 239-4355

OFFICERS

CHAIRMAN OF THE BOARD
Charles Ford

PRESIDENT/TRUST OFFICER
** Charles A. Farmer

SENIOR VICE PRESIDENT/
CHIEF FINANCIAL OFFICER
James D. Carey

SENIOR VICE PRESIDENT/
LOAN ADMINISTRATION
William J. Linney

VICE PRESIDENT/CONSUMER LOANS
James H. Amidon

VICE PRESIDENT/
COMMERCIAL LOANS
Tony E. Fowler

ASSISTANT VICE PRESIDENT/
MORTGAGE LOANS
Sandra L. Roberts

ASSISTANT TRUST OFFICER/
CASHIER
Barbara A. Lizotte

CONSUMER LOANS OFFICER
Judith E. Langley

DIRECTOR OF MARKETING &
PERSONNEL
Susan W. Allan

ASSISTANT CASHIER/
CORPORATE SECRETARY
Geraldine A. McCurdy

ASSISTANT CASHIER/
BRANCH MANAGER
Beverly K. Fecto

BRANCH MANAGERS
Joseph H. Kennedy
Joyce B. Parrish

DIRECTORS

Robert M. Clark, Jr.
* John J. Colony, III
Charles A. Farmer
Charles J. Ford
John S. Goodnow
Allan N. Kendall
Robert S. Perry
* Stanley S. Plifka, Jr.
Martha F. Searle
* Edward C. Sweeney, Jr.
* Bruce C. Treat
* William C. Walker
Robert A. Whitcomb

* Investment Committee Member
** Chief Executive Officer

LEBANON

FIRST NH BANK OF LEBANON
20 WEST PARK STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-4410

(Year of Incorporation - 1829)

BRANCHES

School Street, Enfield, NH 03748
Tel. 632-5511

43 South Main Street, Hanover, NH 03755
Tel. 643-5452

Main Street, Meriden, NH 03770
Tel. 469-3341

Route 12A, Plainfield, NH 03781
Tel. 675-6326

67 Main Street, West Lebanon, NH 03784
Tel. 298-8768

Route 12A and Airport Road, West Lebanon, NH 03784
Tel. 298-8715

OFFICERS

CHAIRMAN OF THE BOARD
Channing T. Brown

PRESIDENT
** Robert E. Webber

VICE PRESIDENTS
H. Birkett Becker
Robert E. Carr
William R. Hatch
Paul T. Przybyla
Timothy S. vanBlommesteyn
Brian M. Wood

VICE PRESIDENT/ SENIOR MORTGAGE OFFICER
J. R. Peter Gamble

ASSISTANT VICE PRESIDENT/ COMPLIANCE OFFICER
Ellen L. Close

ASSISTANT VICE PRESIDENT/ SENIOR CONSUMER LOAN OFFICER
Brian W. Embury

ASSISTANT VICE PRESIDENTS
Patricia L. Lynaugh
Louis J. Stivali

LOAN OFFICERS
Brenda J. Cass
Eunice A. Gavin
Charlene D. Ricker

OPERATIONS OFFICERS
Carol A. Cone
Betty A. Dunham

SPECIAL SERVICES OFFICER
Lorraine P. Murphy

ADMINISTRATION OFFICER
Michael D. Thibault

COMPTROLLER
William R. Crandall

ASSISTANT COMPTROLLER
Jane G. Pettengill

MORTGAGE ORIGINATOR
Paul A. Galop

MARKETING DIRECTOR
Frank Marafiote

HUMAN RESOURCES DIRECTOR
Thomas B. Mulcahy

BRANCH MANAGERS
Donna J. Barden
Robert A. Mansell
Jane E. Nugent
Denise J. Smith
Gail E. Trottier

DIRECTORS

* Channing T. Brown
Peter L. Christie
Deborah J. Cooper
Warren E. Craumer
* S. Whitney Dickey
Ernest G. Eaton
James F. Gosselin
* Lawrence A. Kelly
James W. Varnum
Robert E. Webber
Roger S. Wood

---

* Investment Committee Members
** Chief Executive Officer

LITTLETON

INDIAN HEAD BANK NORTH

160 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-8000

(Year of Incorporation - 1978)

BRANCHES

Main Street, Bethelem, NH 03574
Tel. 869-3348

Main Street, Conway, NH 03818
Tel. 447-5425

Main Street, Franconia, NH 03580
Tel. 823-5517

240 Main Street, Lisbon, NH 03585
Tel. 838-6662

Routes 16 & 302, North Conway, NH 03860
Tel. 356-6305

Indian Mound Shopping Center, Ossipee, NH 03864
Tel. 539-4300

60 Kings Square, Whitefield, NH 03598
Tel. 837-2531

55 Central Street, Woodsville, NH 03785
Tel. 747-3341

OFFICERS

CHAIRMAN OF THE BOARD
Joseph R. Richard

PRESIDENT
** Willard G. Bromage, Jr.

SENIOR VICE PRESIDENT/TREASURER
James E. Tibbetts

SENIOR VICE PRESIDENT
Richard T. Brunelle

VICE PRESIDENTS
Stephen E. Colby
Loretta G. Silver
A. Frank Steigler, III

ASSISTANT VICE PRESIDENTS
Marlene Gallinelli
Judith Helfand
Fred A. Page
Carol Walker

ASSISTANT TREASURER
Lillian Sylvestre

OPERATIONS OFFICER/SECURITY OFFICER
Nancyanne Dickowski

HUMAN RESOURCES OFFICER
Anne Knights

LOAN OFFICERS
Brenda Bigelow
Carol Boucher
Nora Clark
Patricia Clark
Daniel Cullen
Deborah Fischbein
John Griffith
Wolfgang Kanschat
Barbara Luoma

LOAN OFFICERS/BRANCH MANAGERS
Dorothy Belmore
John Cobb
Charlene McGee

BRANCH MANAGERS
Paula Cail
Mildred Nelson
Fran Roderick

DIRECTORS

* Willard G. Bromage, Jr.
Arthur F. Brown, Jr.
Frank G. Clark, Jr.
* Calvin J. Coleman
* Winton J. Eastman
Laurent R. Fournier
* Ralph L. Grindle, Jr.
Kenneth M. Grout
David R. Hastings, II
* Joseph R. Richard
* Francis D. Roy
Wayne B. Ruggles
Herbert Schneider
* John H. Tilton
* Richard G. White
* Robert Whitney, Jr.
Wendell D. Woodbury

---

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

BANKEAST
ONE WALL STREET
MANCHESTER, NEW HAMPSHIRE 03105
TEL. 624-6000

(Year of Incorporation - 1891)

BRANCHES

91 South River Road, Bedford, NH 03102
Tel. 624-6000

Pine and Pleasant Street, Claremont, NH 03743
Tel. 542-7755

Washington Street, Claremont, NH 03743
Tel. 542-7755

Fort Eddy Road, Concord, NH 03301
Tel. 224-8100

116 North Main Street, Concord, NH 03301
Tel. 224-8100

80 South Main Street, Hanover, NH 03755
Tel. 643-9616

223 Lowell Road, Hudson, NH 03051
Tel. 880-5300

105 Hanover Street, Lebanon, NH 03766
Tel. 643-4200

7 McGregor Street, Manchester, NH 03102
Tel. 624-6000

777 South Willow Street, Manchester, NH 03103
Tel. 624-6000

Route 25, Meredith, NH 03253
Tel. 279-7954

295 Main Street, Nashua, NH 03060
Tel. 880-5300

122 Northeast Boulevard, Nashua, NH 03062
Tel. 880-5300

55 Main Street, Newport, NH 03773
Tel. 863-1750

Main Street, Orford, NH 03777
Tel. 353-4324

P.O. Box 322, Route 11, Sunapee, NH 03782
Tel. 763-5400

(Continued on next page)

MANCHESTER

BANKEAST
ONE WALL STREET
MANCHESTER, NEW HAMPSHIRE 03105

(Continued from previous page)

BRANCHES

P.O. Box 185, Main Street, Warner, NH 03278
Tel. 456-2272

Route 12A, K-Mart Plaza, West Lebanon, NH 03784
Tel. 298-8787

Center Street, Wolfeboro, NH 03894
Tel. 569-4222

OFFICERS

CHAIRMAN OF THE BOARD
Walter N. DeWitt

PRESIDENT
** Peter Hamblet

REGIONAL PRESIDENTS
Harry L. Deas, III
Robert F. Fournier
George T. Hamilton
Paul F. Leaming
Allan Poole
Robert J. Rzasa
Robert E. Sager
David G. Wilson

SR. VICE PRESIDENTS
Peter C. Anderson
Corrine P. Landry
Monte Radack

VICE PRESIDENTS
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Allan F. Everson
Roberta Freeman
James J. Gibney
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Gregory Kennedy
Donna B. King
Grant Macewan
Frederick O'Brien
Thomas L. Parrott
John E. Prewitt
Bruce S. Seymore
Carol Smith
Paul D. Spang
James R. Wood

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Bonita J. Goudreau
Marie M. Grenier
Richard L. Jackson
Raymond P. Lambert
Arthur Letendre
Judith M. Malik
James McSweeney
Robert H. Mercer
Joan M. Mothes
Michael J. Perrella
Theresa S. Peterson
Peter C. Preston
Jean Shulenberg
Vernon T. Studer
Roger L. Turner
Susie Vachon

MUNICIPAL FIN. OFFICER
Pamela Arnold

LOAN OFFICERS
Stephen Allbee
Donna Davis

SR. LOAN COUNSELORS
Lisa Lafreniere
Gloria I. Loughlin

LOAN COUNSELORS
Beverly Trisciani
Vanessa Vittum

LOAN REVIEW OFFICER
David L. Means

ADMINISTRATIVE OFFICERS
Claudette Brown
Evangeline Gokas

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Suzzanne T. Boucher

CASH MANAGEMENT OFFICER
Jeannette Davila

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Linda Haven
Denise Hippert

CUSTOMER ACCT. ADMINISTRATOR
Louis Hebert

RETIREMENT PLAN COORD.
Sherri Draper

ASSISTANT MANAGER
Janice Smith

RETAIL SERVICE MANAGER
Ronald O. Perron

BRANCH MANAGERS I
Brenda Bergeron
Barbara Scarping
Mary Sullivan
Teri Wegmann

ASS'T. BRANCH MANAGER
Joan Gagne

DIRECTORS

* William H. Craig
* Cornelius DeValk
* Walter N. DeWitt
* Michael H. Foster
* Martin L. Gross
* Peter Hamblet
* Robert E. Heath
* Bruce M. Keller
* Paul F. Leaming
* George T. Matarazao
* Jack B. Middleton
* Soterios A. Saggiotes
* John I. Snow
* Thomas W. Sweeney, Jr.
* Raymond F. Truncellito

* Investment Committee Member
** Chief Executive Officer

MANCHESTER

BANKEAST TRUST COMPANY
TWO WALL STREET
MANCHESTER, NEW HAMPSHIRE 03105
TEL. 624-6282

(Year of Incorporation - 1983)

BRANCHES

116 North Main Street, Concord, NH 03301
Tel. 224-8112

134 Pleasant Street, Portsmouth, NH 03801
Tel. 433-1744

19 South Main Street, Rochester, NH 03867
Tel. 335-1524

OFFICERS

PRESIDENT/TREASURER
** Carroll E. Winch

SENIOR VICE PRESIDENT
David L. Carlson

VICE PRESIDENTS
David C. Bliss
Roberta R. Freedman
Robert N. Grady
Stephen M. Winslow

ASSISTANT VICE PRESIDENTS
Sherron A. Ames
Janice D. Colburn

SENIOR TRUST OFFICERS
Brenda B. Harrington
Norma M. Goddard

TRUST OFFICER
M. Claire Williams

OPERATIONS OFFICERS
Cindy J. Motta
Arleen V. Warn

INVESTMENT OFFICER
Katharine E. Staples

TAX OFFICER
Richard A. Moquin

DIRECTORS

* Walter N. DeWitt
* Peter Hamblett
* Paul F. Leaming
* John I. Snow
* Walter W. Vail
* Carroll E. Winch

MANCHESTER

FIRST NH INVESTMENT SERVICES CORP.
1000 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 668-5000

(Year of Incorporation - 1986)

OFFICERS

PRESIDENT/TREASURER
** John L. Claps

SENIOR VICE PRESIDENTS
Duane G. Lighthall
William A. Proskow

VICE PRESIDENTS
Therese A. Beniot
Gregory S. Boyd
Delma H. Reagan
Dan H. Sanders
Margaret A. Wiebusch

DIRECTORS

* Frank O. Buhl
* John L. Claps
* James W. Coleman
* Charles J. Ford
* Gordon A. Haaland
* William B. Hart, Jr.
* Caleb W. Whiton
* Kimon Zachos

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH BANK & TRUST
P.O. BOX 799 - ONE BAY POINT
MEREDITH, NEW HAMPSHIRE 03253
TEL. 279-7907

(Year of Incorporation - 1924)

BRANCHES

North Main Street, Ashland, NH 03217
Tel. 968-7131

Route 25, Moultonboro, NH 03254
Tel. 476-5551

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Richard G. Gilcreast

SENIOR VICE PRESIDENT
Russell P. Brown

VICE PRESIDENT/TREASURER
John E. Rohde

ASSISTANT VICE PRESIDENT
Donna G. Kramer

ASSISTANT TREASURER
Linda R. Fitts

MORTGAGE LOAN OFFICER
Judith G. Reera

DIRECTORS

Enid R. Burrows

* Neil A. Cowan

Donley W. Emerson

* Gordon M. Foss

* Richard G. Gilcreast

* A. Walter Hill

Margaret P. Lunt

* David S. Sticht

James A. Wallace

MILFORD

HILLSBOROUGH BANK & TRUST CO.
P.O. BOX 247 - 29 ARMORY ROAD
MILFORD, NEW HAMPSHIRE 03055
TEL. 672-0270

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Daniel S. Day

EXECUTIVE VICE PRESIDENT
James C. Theos

VICE PRESIDENT
Carol-Ann Sibson

ASSISTANT LOAN OFFICER
Roger G. Douville

DIRECTORS

* Kent I. Chappell

* William J. Clark

* Daniel S. Day

* Edward H. Fillmore

* Robert C. Getchell

* Marilyn S. Kenison

* Paul D. Spiess

* James C. Theos

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* Investment Committee Members
** Chief Executive Officer

NASHUA

NASHUA TRUST COMPANY

P.O. BOX 607 - 194 MAIN STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 882-2755

(Year of Incorporation - 1889)

BRANCHES

71 Lowell Road, Hudson, NH 03051
Tel. 882-2755

33 Coliseum Avenue, Nashua, NH 03063
Tel. 882-2755

238 Main Street, Nashua, NH 03061
Tel. 882-2755

Southgate Plaza, Nashua, NH 03060
Tel. 882-2755

One Trafalgar Square, Nashua, NH 03063
Tel. 882-2755

OFFICERS

CHAIRMAN OF THE BOARD
Robert J. Cross

VICE CHAIRMAN OF THE BOARD
David C. Hamblett

PRESIDENT
** Norman B. Storrs

SR. VICE PRESIDENT/TREASURER
James H. Munroe

SR. VICE PRESIDENTS
Mark E. Leonardi
Robert R. Pinsonneault
William M. Prizer, III

VICE PRESIDENTS
David P. Bingham
Richard Keith
D. Paul Lamont
David L. Smith
Albert G. Trudeau

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Elaine D. Ethier
Harry G. Locke
Lucille Lockwood
Marylin Morgan
Conrad E. Thibault
John C. Waszeciak, Jr.

ASSISTANT TREASURERS
Peter B. Alden
Carol A. Ford
Lynn A. Labrie
Lucille L. L'Heureux
Mariette C. Sirois

TRUST OFFICERS
Ashley D. Burt, Jr.
Thomas A. Jasalavich

ASSISTANT TRUST OFFICERS
Judith K. Noel
Gretchen A. Teich

LOAN OFFICERS
Andrea A. Boyce
Catherine N. Connolly
Linda L. Ellis
M. Melissa Zettelmeyer

RETAIL DEVELOPMENT OFFICER
Nancie A. Caron

CONTROLLER
Julien J. Houle

AUDITOR
Richard T. Kunzler, II

ASSISTANT OPERATIONS OFFICER
L. Cheryl Freed

CREDIT MANAGER
Wayne F. Nelson

MANAGERS
Karin Berkeley
Lorraine C. Caterino
Timothy O. Cramer
Julia A. Flowers
Lorraine L. Staby
Helga Wester

ASS'T. DATA PROCESSING MANAGER
Coni Pacquin

DIRECTORS

* Joseph A. Bellavance
* Leon P. Brassard
* William S. Bushnell
* Emile A. Chagnon, Jr.
* Louis C. Chagnon
* Robert J. Cross
* Donald W. Erion
* David C. Hamblett
* Jack R. Law
* James A. Lyons
* Gerald R. Prunier
* John J. Singer, Jr.
* James K. Stellos
* Norman B. Storrs
* Allan H. Swanson
* Samuel A. Tamposi, Sr.
* Samuel A. Tamposi, Jr.
* David E. Tully
* Charles E. Wingate, Jr.
* William W. Zechel

* Investment Committee Members
** Chief Executive Officer

NEW LONDON

THE NEW LONDON TRUST COMPANY
P.O. BOX 158 - MAIN STREET
NEW LONDON, NEW HAMPSHIRE 03257
TEL. 526-2535

(Year of Incorporation - 1958)

BRANCHES

Proctor Block, Andover, NH 03216
Tel. 526-2535

Danbury General Store, Danbury, NH 03230
Tel. 526-2535

Lake Sunapee Trading Post, Route 103, Newbury, NH 03255
Tel. 526-2535

Cricenti's Market, Newport Road, New London, NH 03257
Tel. 526-2535

OFFICERS

CHAIRMAN OF THE BOARD
William F. Kidder, Sr.

PRESIDENT
** William F. Kidder, Jr.

SR. VICE PRESIDENT
Charles V. Sebring
Rae F. Voss

VICE PRESIDENTS
Elaine D. Bernier
Colin S. Campbell
James C. Cleveland
Elaine M. Hoffman
William J. McIver

ASS'T. VICE PRESIDENT
Debra W. Sias

ASS'T. TREASURER/
LOAN OFFICER
Lois S. Shaw

LOAN OFFICERS
Terrie Donnell
Scott B. Walters
Elizabeth A. Williams

OPERATIONS OFFICER
Maryanne Petrin

ASS'T. OPERATIONS OFFICER
Marilyn Burns

DIRECTORS

H. Roy Bentley
William S. Berger
* James C. Cleveland
* Frank N. Cricenti
* Claude E. Gardner
William F. Kidder, Sr.
* William F. Kidder, Jr.
Robert E. McGinness
Chandler M. Perkins
* Charles V. Sebring
Sumner S. Woodward

NEWINGTON

ATLANTIC TRUST COMPANY
WEST PARK DRIVE
NEWINGTON, NEW HAMPSHIRE 03801
TEL. 431-4600

(Year of Incorporation - 1983)

OFFICERS

VICE PRESIDENT
Warren C. Spencer

TREASURER
Michael J. Wanyo, Jr.

ASS'T. TREASURER
Catherine A. Martin

CLERK
Bruce J. Noel

DIRECTORS

* Albert B. Blackadar
* Anthony P. DelGrosso
* William J. Donovan, Jr.
* Thomas F. Gergen
* Sumner F. Kalman
* Bruce J. Noel
* Robert C. Senter
* Augustine P. Sheehy
* Robert P. Villella
* Michael J. Wanyo, Jr.

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

NORTH CONWAY BANK
P.O. BOX 1460 - 240 MAIN STREET
NORTH CONWAY, NEW HAMPSHIRE 03860
TEL. 356-5466

(Year of Incorporation - 1900)

BRANCHES

51 White Mountain Highway, Conway, NH 03818
Tel. 447-6333

P.O. Box 180, Route 16, Glen, NH 03838
Tel. 383-6813

157 South Main Street, North Conway, NH 03860
Tel. 356-9416

Jct. Routes 16 & 302, North Conway, NH 03860
Tel. 356-6397

P.O. Box 234, Route 16, West Ossipee, NH 03890
Tel. 539-7501

OFFICERS

PRESIDENT
S. Jean Fernandez

EXECUTIVE VICE PRESIDENT
** Frank J. Connolly, Jr.

TREASURER/CFO
James R. Alberts

VICE PRESIDENT/LOAN OFFICER
William G. Edmunds

VICE PRESIDENT/
RESIDENTIAL MORTGAGE
William Sharp

VICE PRESIDENT/
COMMERCIAL LOAN
James Balkey

VICE PRESIDENT
Earl P. Osgood

VICE PRESIDENT/
MANAGER
Joseph L. Costello

ASS'T. VICE PRESIDENT/
MORTGAGE OFFICER
Meredith Christie

ASS'T. VICE PRESIDENT/
DATA PROCESSING OFFICER
John A. Cuddy

ASS'T. VICE PRESIDENT/
CONTROLLER
Nancy F. Grove

ASS'T. VICE PRESIDENT/
PERSONNEL
Rosemarie Liska

DIRECTORS

Ray Abbott

J. Frank Crowley

* S. Jean Fernandez

* L. Hamlin Greene

* Earl P. Osgood

George C. Weston

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET, ROUTE 38
PELHAM, NEW HAMPSHIRE 03076
TEL. 635-3545

(Year of Incorporation - 1968)

BRANCHES

South Broadway, Route 28, Salem, NH 03079
Tel. 893-6151

Indian Rock Road, Route 111, Windham, NH 03087
Tel. 893-4321

OFFICERS

PRESIDENT/
CHAIRMAN OF THE BOARD
** Louis Fineman

FIRST VICE PRESIDENT
George Harris

EXECUTIVE VICE PRESIDENT
Patricia McArdle

SENIOR VICE PRESIDENT
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VICE PRESIDENT
Allan Virr

ASS'T. VICE PRESIDENT
Christine Laugel
Laura Pepa
Raymond Wrobel

TREASURER
William McNamara

ASSISTANT TREASURERS
Joanne Cronin
Brenda Fiorante
Claudia Keller

CLERK
Theodore Russem

DIRECTORS

* Ralph Boutwell

Claude Captell

* Louis Fineman

George Harris

Willis Low

* William McNamara

* Titus Plomaritus

* Theodore Russem

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* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
P.O. BOX 368 - 47 PLAISTOW ROAD
PLAISTOW, NEW HAMPSHIRE 03865-0368
TEL. 382-6511

(Year of Incorporation - 1967)

BRANCHES

P.O. Box 268, Route 121, Atkinson, NH 03811
Tel. 362-5596

P.O. Box 398, Route 121, Main Street, Hampstead, NH 03841
Tel. 329-6711

Carriage Towne Plaza, Church Street, Kingston, NH 03848
Tel. 642-3353

P.O. Box 518, Rte. 111 & Little River Rd., Kingston, NH 03848
Tel. 642-3667

OFFICERS

CHAIRMAN OF THE BOARD
William S. Bartlett, Jr.

PRESIDENT
** Richard W. Fletcher

EXECUTIVE VICE PRESIDENT/ TREASURER
Thomas E. Quinlan

VICE PRESIDENTS
- James D. Dwyer
- David N. Gauron
- Alfreda N. Woodlock
- Arthur S. Woodman

ASSISTANT TREASURERS
- Barbara M. Moran
- John C. Sherman

ASS'T. MORTGAGE OFFICER
Sharon J. Neff

PERSONNEL OFFICER
Ellen H. Calef

MANAGERS
- Kathy L. Copp
- Debra A. McLaughlin
- Jane E. Stewart

DIRECTORS

- Daniel H. Andernacht
- Theodore Baratt
- * William S. Bartlett, Jr.
- Richard W. Fletcher
- * James F. Grimes
- Peter G. Hurd
- * Nicholas Pichowicz
- * Bernard R. Senter
- * Wilfred C. Senter

PORTSMOUTH

BANK OF NEW HAMPSHIRE - PORTSMOUTH
TWO HARBOUR PLACE
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-4320

(Year of Incorporation - 1987)

OFFICERS

CHAIRMAN OF THE BOARD
** Robert L. Bailey

PRESIDENT/COO
R. Scott Bacon

TREASURER
Robert M. Beaulac

ASSISTANT LOAN OFFICER
Geoffrey D. Lombard

DIRECTORS

- * R. Scott Bacon
- * Robert L. Bailey
- * Robert B. Field, Jr.
- * Peter Griffin
- * Victoria Jenkinson
- * Duncan A. McEachern
- * Paul R. Shea
- * Davis P. Thurber

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

FIRST SIGNATURE BANK & TRUST COMPANY
P.O. BOX 7090 - 190 COMMERCE WAY
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-3700

(Year of Incorporation - 1985)

OFFICERS

PRESIDENT
** James W. McLaughlin

TREASURER
Charles G. Morgan

VICE PRESIDENT/OPERATIONS
Richard P. Zeloski

VICE PRESIDENT/MARKETING
Robert C. Bradshaw

ASSISTANT VICE PRESIDENT/CREDIT
Robert P. Bozek

MARKETING OFFICER
Patricia A. McDermott

CONTROLLER
Raymond P. Specht

ASSISTANT CONTROLLER
Denise Ho

SECRETARY
Paul C. Remus

HUMAN RESOURCES MANAGER
Marilyn J. Batey

PERSONAL BANKING MANAGER
Jerome S. Narolewski

DIRECTORS

* Edward J. Boudreau, Jr.
* Edward J. Crane, Jr.
* James W. McLaughlin
* Steven R. Pruchansky
* Paul C. Remus
* Robert H. Watts

* Investment Committee Member
** Chief Executive Officer

PORTSMOUTH

INDIAN HEAD BANK AND TRUST COMPANY
P.O. BOX 780 - 3 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-3400

(Year of Incorporation - 1980)

BRANCHES

104 Washington Street, Dover, NH 03820
Tel. 742-6737

Main Street, Epping, NH 03042
Tel. 679-5491

60 Portsmouth Avenue, Exeter, NH 03833
Tel. 772-4701

97 Water Street, Exeter, NH 03833
Tel. 772-4701

264 Lafayette Road, Hampton, NH 03842
Tel. 926-8894

140 Main Street, Newmarket, NH 03857
Tel. 659-5566

Islington Drive, Portsmouth, NH 03801
Tel. 433-3400

Lafayette Road, Portsmouth, NH 03801
Tel. 433-3400

6 Epping Street, Raymond, NH 03077
Tel. 895-3144

66 South Main Street, Rochester, NH 03867
Tel. 332-6000

OFFICERS

CHAIRMAN OF THE BOARD
Ferris G. Bavicchi

PRESIDENT
** Ronald J. Rioux

SR. VICE PRESIDENTS
Edward W. Johnson
Joel F. Koch
Mark F. Tierney

VICE PRESIDENTS
Mark A. Anderson
Jonathan K. Ellis
Patricia M. Fernandes
Frank E. Flannery
Edward D. Hause
David H. McArdle
William A. Wade

ASS'T. VICE PRESIDENTS
Frank J. Conlon
Madeline A. Ferrari
Robert A. Pearson
Sheryl A. Reppe
Jackie V. Roberts
Donald G. Stevens
Donna M. Wasiewski

LOAN OFFICERS
Susan L. Clark
Michael P. Doody
Suzanne S. Healey
Hector B. Houssay
Margie A. Shaughnessy
Scott D. Vandersall

ASS'T. OPERATIONS OFFICER
Martha J. Soucy

RETAIL LOAN MANAGER
Tony F. DeGrechie

BRANCH MANAGERS
Kenneth B. Bailey
Arleen G. Clark
Mark S. Danie
Deborah A. DeColfmacker
Ann M. French
Linda L. Greeley
Janet S. Keane
Laurie A. Lund-Carlson
Judith A. Murch
Michael Sack

ASS'T. BRANCH MANAGERS
Belinda A. Camire
Kevin J. Colley
Debra G. Scott

DIRECTORS

* Robert E. Barney
* Ferris G. Bavicchi
* Louis E. Bergeron
Carl W. Brewitt
George P. Burgon
R. Dexter Goodrich
* Herbert A. Grant, Jr.
* Paul J. Holloway, Jr.
James A. Labrie
Russell H. McGuirk
* Harry MacLeod, Jr.
* Raymond R. Ouellette
Ronald J. Rioux
* Thomas D. Welch, Jr.

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

OLDE PORT BANK & TRUST COMPANY
501 ISLINGTON STREET
PORTSMOUTH, NEW HAMPSHIRE 03801-0569
TEL. 436-8553

(Year of Incorporation - 1986)

OFFICERS

PRESIDENT/
CHAIRMAN OF THE BOARD
** Michael E. Kenslea

TREASURER
Robert C. Chase, Jr.

SR. VICE PRESIDENT
Marshall A. Tebbetts

VICE PRESIDENT
S. Alan Moyer

ASSISTANT VICE PRESIDENT
Suzanne Shevenell

ASSISTANT TREASURER
Dorothy P. Pevear

DIRECTORS

- * Robert A. Allard
- * Raymond D. Goss
- * Michael E. Kenslea
- * Lawrence P. McManus
- * Theodore L. Mueller
- * Joseph G. Sawtelle
- * Robert A. Shaines
- * Susan S. Tober

ROCHESTER

FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
P.O. BOX 1200 - 76 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-1234

(Year of Incorporation - 1958)

OFFICERS

CHAIRMAN OF THE BOARD
** William T. Morgan

VICE PRESIDENT/TREASURER
Robert L. Hechler

VICE PRESIDENT/
GENERAL COUNSEL
Rodney O. McWhinney

VICE PRESIDENTS
Michael D. Strohm
Samuel E. Upchurch, Jr.

SECRETARY/
VICE-CHAIRMAN OF THE BOARD
Daniel J. Harkinson

DIRECTORS

- Joseph A. Acorace
- * Daniel J. Harkinson
- * Joseph F. McDowell, III
- * Rodney O. McWhinney
- * William T. Morgan

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* Investment Committee Members
** Chief Executive Officer

SALEM

FIDELITY BANK & TRUST COMPANY
59 STILES ROAD
SALEM, NEW HAMPSHIRE 03079
TEL. 893-7.03

(Year of Incorporation - 1983)

OFFICERS

PRESIDENT/
CHAIRMAN OF THE BOARD
** John R. Towers

VICE PRESIDENT/MARKETING
Roger T. Servison

TRUST OFFICER
Malcolm W. MacNaught

CLERK
Charles F. Leahy

TREASURER/
SECURITY OFFICER
Timothy E. Heffernan

SECRETARY/
TRUST OFFICER
Kenneth J. McDonald

ASSISTANT SECRETARY
Joshua M. Berman

DIRECTORS

James C. Curvey

Gary Dziama

Dudley A. Hall

Charles F. Leahy

* Malcolm W. MacNaught

David M. Roby

* John R. Towers

* Investment Committee Members
** Chief Executive Officer

SALEM

ROCKINGHAM COUNTY TRUST CO.
220 NORTH BROADWAY
SALEM, NEW HAMPSHIRE 03079
TEL. 898-3810

(Year of Incorporation - 1969)

BRANCHES

Hood Plaza, Derry, NH 03038
Tel. 434-3810

267 South Broadway, Salem, New Hampshire 03079
Tel. 898-3800

Plaistow Shopping Mall, Route 125, Plaistow, NH 03865
Tel. 382-8919

OFFICERS

CHAIRMAN OF THE BOARD
Robert L. Gable

PRESIDENT
** Frank J. Murray

EXECUTIVE VICE PRESIDENT
Raymond P. Smith

SENIOR VICE PRESIDENT
Norman P. Vigeant

TREASURER
Russell W. Matson

VICE PRESIDENTS
Muriel M.J. Cote
A. Richard Hanlon

ASS'T. VICE PRESIDENT
Ronald DeMille

LOAN OFFICERS
Harry J. Korslund, III
John P. Malynn, Jr.

MARKETING OFFICER
Helen M. Bailey

OPERATIONS OFFICER
Karen E. Uva

ASS'T. OPERATIONS OFFICER
William R. Barnes

BRANCH OFFICER
Thomas Kavgiala

DIRECTORS

Francis E. Burke
* Robert L. Gable
Lawrence J. Kealey
* George J. Khoury
Francis J. Mahoney
Clarence W. Merrill
* Frank J. Murray

* Berge Nalbandian
David Rogers
Frank V. Sandberg
A. Martin Simensen
Kasmir E. Ulaky
* Douglas R. Watts

SEABROOK

SEABROOK BANK AND TRUST COMPANY
P.O. BOX 400 - 489 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5501

(Year of Incorporation - 1975)

BRANCHES

369 Lafayette Road, Hampton, NH 03842
Tel. 926-1806

69 Lafayette Road, North Hampton, NH 03862
Tel. 964-6408

Junction Rt. 1A & 286, Seabrook, NH 03874
Tel. 474-5509

Shaws Plaza, Route 101, Stratham, NH 03885
Tel. 778-9310

OFFICERS

CHAIRMAN OF THE BOARD
Wilfred L. Sanders, Jr.

PRESIDENT
** Thomas M. Whelan

SR. VICE PRESIDENTS
William S. Sawyer
Richard A. Willey

VICE PRESIDENT
Christina M. Twitchell

ASS'T. VICE PRESIDENTS
Deborah J. Downer
Victoria True

CUSTOMER SERVICE OFFICER
Teresa L. Boudreau

BUSINESS DEVELOPMENT OFFICER
Charles E. Knowlton

LOAN DOCUMENTATION/REVIEW OFFICER
Robert J. Connery

MORTGAGE OFFICER
Deborah M. Bushold

ASS'T. COMMERCIAL LOAN OFFICER
Norma L. Carline

DIRECTORS

Richard E. Blinn
Michael A. Kutlowski
* Paul F. Leary
* Edward J. McDermott
* Francis J. Mahoney
Robert F. Preston
Wilfred L. Sanders, Jr.
* Vernon R. Small
* Edward H. Tate, II
* Thomas M. Whelan

* Investment Committee Members
** Chief Executive Officer

SOMERSWORTH

THE SOMERSWORTH BANK
P.O. BOX 231 - 1 JOHN PARSONS DRIVE
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-3040

(Year of Incorporation - 1865)

OFFICERS

PRESIDENT/ CHAIRMAN OF THE BOARD
Paul R. St. Laurent

EXECUTIVE VICE PRESIDENT
** Paul R. St. Laurent, Jr.

VICE PRESIDENT/ TREASURER
Jean R. Gill

VICE PRESIDENT
Normand E. Theberge

LOAN OFFICER
Muriel K. Lennon

ASSISTANT TREASURER
Marcia C. Pappatones

OPERATIONS OFFICER
Doris Boutin

DIRECTORS

* George E. Janetos
* Philip M. Mathews
Raymond J. Newton
* Stephen G. Pappas
Paul R. St. Laurent
* Paul R. St. Laurent, Jr.
* Ronald L. Vigue
Reginald O. Willott

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET
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(Year of Incorporation - 1916)

BRANCHES

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* Investment Committee Members
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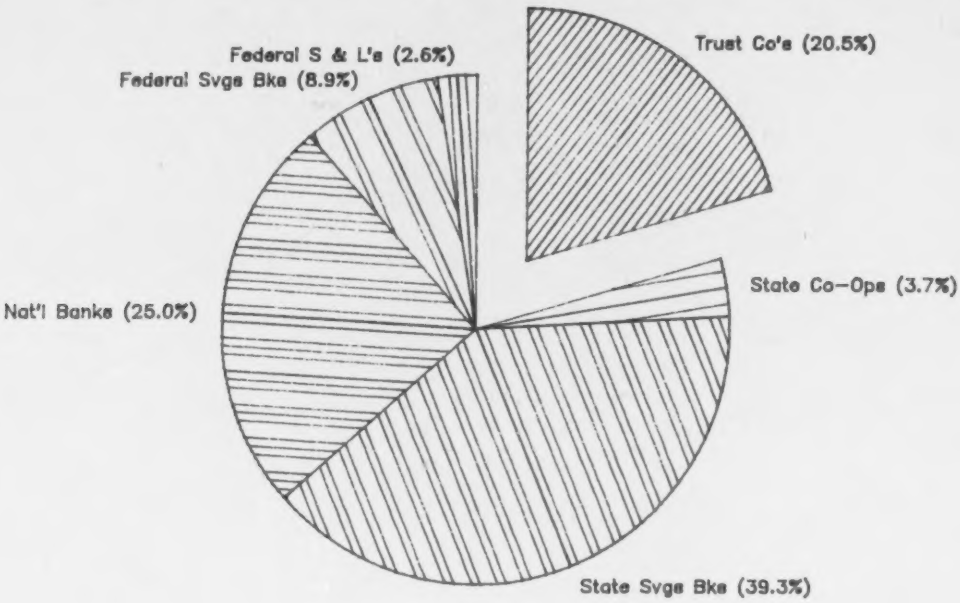
TRUST COMPANIES

SHARE OF TOTAL ASSETS



CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED REPORT OF INCOME

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

	STATEMENT OF CONDITION	ALLENSTOWN	BEDFORD	BELMONT	
	(In thousands of dollars)	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	
	ASSETS				
1.	Cash & balances due from depository institutions	$1,852	$7,163	$2,669	1.
2.	Securities		12,013	3,401	2.
3.	Federal funds sold & securities purchased under agreements to resell	150		6,900	3.
4.	Loans & lease financing receivables (net)	13,794	84,566	78,479	4.
5.	Premises & fixed assets (incl. capitalized leases)	384	1,231	1,526	5.
6.	Other real estate owned			237	6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other-assets	237	1,399	739	8.
9.	Total Assets	$16,417	$106,372	$93,951	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$14,108	$80,592	$86,043	10.
11.	Federal funds purchased & securities sold under agreements to repurchase		18,574		11.
12.	Demand notes issued to the U.S. Treasury				12.
13.	Other borrowed money		151	438	13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	4	414	834	15.
16.	Total liabilities	14,112	99,731	87,315	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	750	1,980	2,132	19.
20.	Surplus	1,001	3,111	3,958	20.
21.	Undivided profits & capital reserves	554	1,550	546	21.
22.	Total equity capital	2,305	6,641	6,636	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$16,417	$106,372	$93,951	23.
	GENERAL INFORMATION				
24.	Surety coverage	250,000	5,000,000	3,000,000	24.
	Period January 1, 1987 through December 31, 1987				
	Rate of Interest Paid to Depositors:				
25.	Regular savings	5.50	5.00-7.00	5.25	25.
26.	NOW (fixed rate)	5.25	5.25	5.25	26.
27.	Super NOW		5.25		27.
28.	Money market savings	5.75	5.50	5.40-5.65	28.
29.	Escrow funds				29.
30.	90 day notice		5.50		30.
31.	Money market certificates	7.00-8.40	6.50-11.50	6.50-8.25	31.
32.	Negotiated rate certificates	9.00-11.75	5.50-10.25	7.00-8.50	32.
33.	Dividends paid on capital stock		$471		33.

	STATEMENT OF CONDITION (In thousands of dollars)	BERLIN	BRISTOL	CHARLESTOWN	
		THE BERLIN CITY BANK	THE BRISTOL BANK	CONNECTICUT RIVER BANK	
	ASSETS				
1.	Cash & balances due from depository institutions	$8,044	$2,601	$2,021	1.
2.	Securities	9,937	3,299	3,429	2.
3.	Federal funds sold & securities purchased under agreements to resell	1,000	2,800	4,430	3.
4.	Loans & lease financing receivables (net)	130,918	31,264	60,292	4.
5.	Premises & fixed assets (incl. capitalized leases)	1,902	419	937	5.
6.	Other real estate owned			15	6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other assets	1,193	458	601	8.
9.	Total Assets	$152,994	$40,841	$71,725	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$140,587	$37,033	$67,059	10.
11.	Federal funds purchased & securities sold under agreements to repurchase		422		11.
12.	Demand notes issued to the U.S. Treasury	358	640		12.
13.	Other borrowed money	500			13.
14.	Notes & debentures subordinated to deposits			100	14.
15.	All other liabilities	328	225	358	15.
16.	Total liabilities	141,773	38,320	67,517	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	317	267	216	19.
20.	Surplus	1,000	1,000	1,735	20.
21.	Undivided profits & capital reserves	9,904	1,254	2,257	21.
22.	Total equity capital	11,221	2,521	4,208	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$152,994	$40,841	$71,725	23.
	GENERAL INFORMATION				
24.	Surety coverage	1,000,000	750,000	1,000,000	24.
	Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25.	Regular savings	5.00	5.50	5.50	25.
26.	NOW (fixed rate)	5.00	5.00		26.
27.	Super NOW	5.25		5.50	27.
28.	Money market savings	5.75	5.63-6.00	5.70	28.
29.	Escrow funds		5.00	5.50	29.
30.	90 day notice			5.50	30.
31.	Money market certificates	7.50-8.25	6.13-8.50	6.00-8.25	31.
32.	Negotiated rate certificates	8.00-8.25	6.50-8.50	6.35-9.20	32.
33.	Dividends paid on capital stock	$380	$106		33.

STATEMENT OF CONDITION (In thousands of dollars)	CLAREMONT	COLEBROOK	CONCORD	
	CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	CHARTER TRUST COMPANY	
ASSETS				
1. Cash & balances due from depository institutions	$1,625	$1,179	$95	1.
2. Securities	549	20,563	125	2.
3. Federal funds sold & securities purchased under agreements to resell	2,100	1,400		3.
4. Loans & lease financing receivables (net)	58,600	25,395		4.
5. Premises & fixed assets (incl. capitalized leases)	663	322		5.
6. Other real estate owned	200			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	645	906	80	8.
9. Total Assets	$64,382	$49,765	$300	9.
LIABILITIES AND CAPITAL				
10. Deposits	$59,127	$44,559		10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other borrowed money				13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	647	46	1	15.
16. Total liabilities	59,774	44,605	1	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock			420	18.
19. Common stock	1,623	142	46	19.
20. Surplus	2,309	1,000	(167)	20.
21. Undivided profits & capital reserves	676	4,018		21.
22. Total equity capital	4,608	5,160	299	22.
23. Total liabilities, limited-life preferred stock & equity capital	$64,382	$49,765	$300	23.
GENERAL INFORMATION				
24. Surety coverage	1,400,000	825,000	1,000,000	24.
Period January 1, 1987 through December 31, 1987				
Rate of Interest Paid to Depositors:				
25. Regular savings	5.50	5.25		25.
26. NOW (fixed rate)	5.00-5.50	5.00		26.
27. Super NOW		5.75-6.00		27.
28. Money market savings	6.00-6.20	5.75-6.00		28.
29. Escrow funds	5.25	5.00		29.
30. 90 day notice				30.
31. Money market certificates	6.50-9.20	6.50-8.00		31.
32. Negotiated rate certificates	7.20-9.20	7.00-11.00		32.
33. Dividends paid on capital stock		$237		33.

		DERRY	DURHAM	EXETER	
	STATEMENT OF CONDITION (In thousands of dollars)	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	
	ASSETS				
1.	Cash & balances due from depository institutions	$5,750	$2,061	$8,837	1.
2.	Securities	21,726	15,755	34,380	2.
3.	Federal funds sold & securities purchased under agreements to resell	2,450		5,000	3.
4.	Loans & lease financing receivables (net)	80,869	53,332	167,923	4.
5.	Premises & fixed assets (incl. capitalized leases)	3,282	1,946	2,893	5.
6.	Other real estate owned				6.
7.	Investments in unconsolidated subsidiaries & associated companies			124	7.
8.	All other assets	2,024	1,223	2,913	8.
9.	Total Assets	$116,101	$74,317	$222,070	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$105,462	$69,545	$199,103	10.
11.	Federal funds purchased & securities sold under agreements to repurchase			7,100	11.
12.	Demand notes issued to the U.S. Treasury		500	750	12.
13.	Other borrowed money				13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	562	350	1,162	15.
16.	Total liabilities	106,024	70,395	208,115	16
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	359	250	600	19.
20.	Surplus	5,000	300	3,312	20.
21.	Undivided profits & capital reserves	4,718	3,372	10,043	21.
22.	Total equity capital	10,077	3,922	13,955	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$116,101	$74,317	$222,070	23.
	GENERAL INFORMATION				
24.	Surety coverage	1,275,000	2,500,000	5,000,000	24.
	Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25.	Regular savings	5.25	5.25-7.00	5.50	25.
26.	NOW (fixed rate)	5.25	5.00	5.00	26.
27.	Super NOW		5.00-6.00	5.20-5.30	27.
28.	Money market savings	5.42-5.95	5.25-6.00	5.50-6.00	28.
29.	Escrow funds	5.00	5.25	5.00	29.
30.	90 day notice	5.50		5.75	30.
31.	Money market certificates	7.40-8.95	5.50-8.50	7.50	31.
32.	Negotiated rate certificates	6.50-8.35	5.50-9.00	6.50-8.25	32.
33.	Dividends paid on capital stock	$574	$30	$998	33.

	STATEMENT OF CONDITION (In thousands of dollars)	GILFORD	HILLSBORO	JAFFREY	
		VILLAGE BANK & TRUST COMPANY	THE VALLEY BANK	THE MONADNOCK BANK	
	ASSETS				
1.	Cash & balances due from depository institutions	$1,699	$3,578	$8,372	1.
2.	Securities	2,551	9,262	19,124	2.
3.	Federal funds sold & securities purchased under agreements to resell	1,110	200		3.
4.	Loans & lease financing receivables (net)	21,901	18,512	75,631	4.
5.	Premises & fixed assets (incl. capitalized leases)	349	486	2,281	5.
6.	Other real estate owned				6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other assets	325	406	1,085	8.
9.	Total Assets	$27,935	$32,444	$106,493	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$25,910	$29,983	$99,105	10.
11.	Federal funds purchased & securities sold under agreements to repurchase				11.
12.	Demand notes issued to the U.S. Treasury		248		12.
13.	Other borrowed money	22			13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	179	43	495	15.
16.	Total liabilities	26,111	30,274	99,600	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	500	380	711	19.
20.	Surplus	346	518	2,100	20.
21.	Undivided profits & capital reserves	978	1,272	4,082	21.
22.	Total equity capital	1,824	2,170	6,893	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$27,935	$32,444	$106,493	23.
	GENERAL INFORMATION				
24.	Surety coverage	1,000,000	675,000	800,000	24.
	Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25.	Regular savings	5.25	5.25	5.25-5.38	25.
26.	NOW (fixed rate)	5.25	5.25	5.00	26.
27.	Super NOW	5.25		5.50	27.
28.	Money market savings	5.75	5.65-6.00	5.63	28.
29.	Escrow funds				29.
30.	90 day notice		5.75		30.
31.	Money market certificates	6.00-8.50	6.00-8.00	6.50-9.00	31.
32.	Negotiated rate certificates	6.00-9.00	6.25-8.75	6.50-8.00	32.
33.	Dividends paid on capital stock		$76	$284	33.

STATEMENT OF CONDITION

(In thousands of dollars)

		KEENE	LEBANON	LITTLETON	
		FIRST CHESHIRE BANK	FIRST NH BANK OF LEBANON	INDIAN HEAD BANK NORTH	
	ASSETS				
1.	Cash & balances due from depository institutions	$9,764	$3,323	$6,319	1.
2.	Securities	8,880	11,400	36,334	2.
3.	Federal funds sold & securities purchased under agreements to resell	2,300	475	4,500	3.
4.	Loans & lease financing receivables (net)	60,029	113,093	142,312	4.
5.	Premises & fixed assets (incl. capitalized leases)	960	2,142	1,395	5.
6.	Other real estate owned		150	532	6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other assets	988	1,629	2,563	8.
9.	Total Assets	$82,921	$132,212	$193,955	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$76,724	$113,821	$177,069	10.
11.	Federal funds purchased & securities sold under agreements to repurchase		8,571	605	11.
12.	Demand notes issued to the U.S. Treasury	250	724	1,803	12.
13.	Other borrowed money	2			13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	577	769	1,918	15.
16.	Total liabilities	77,553	123,885	181,395	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	100	100	1,500	19.
20.	Surplus	2,200	2,700	2,548	20.
21.	Undivided profits & capital reserves	3,068	5,527	8,512	21.
22.	Total equity capital	5,368	8,327	12,560	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$82,921	$132,212	$193,955	23.
	GENERAL INFORMATION				
24.	Surety coverage	5,000,000	5,000,000	10,000,000	24.
	Period January 1, 1987 through December 31, 1987				
	Rate of Interest Paid to Depositors:				
25.	Regular savings	5.50	5.50-6.80	5.00-5.50	25.
26.	NOW (fixed rate)	5.25	5.00-5.50	5.00-5.20	26.
27.	Super NOW	5.25-5.50	4.60-5.25	5.00-5.40	27.
28.	Money market savings	5.25-5.85	5.25-5.85	5.50-6.25	28.
29.	Escrow funds		5.50		29.
30.	90 day notice		5.50-7.75	5.75	30.
31.	Money market certificates	5.50-8.00	5.25-10.00	6.00-8.50	31.
32.	Negotiated rate certificates	7.50-8.30		5.40-7.00	32.
33.	Dividends paid on capital stock	$362	$548	$300	33.

STATEMENT OF CONDITION (In thousands of dollars)	MANCHESTER BANKEAST	MANCHESTER BANKEAST TRUST COMPANY	MANCHESTER FIRST NH INVESTMENT SERVICES CORP.	
ASSETS				
1. Cash & balances due from depository institutions	$34,584	$26	$410	1.
2. Securities	145,312	61		2.
3. Federal funds sold & securities purchased under agreements to resell				3.
4. Loans & lease financing receivables (net)	371,423			4.
5. Premises & fixed assets (incl. capitalized leases)	14,380	223	24	5.
6. Other real estate owned	13			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	9,869	6	228	8.
9. Total Assets	$575,581	$316	$662	9.
LIABILITIES AND CAPITAL				
10. Deposits	$518,761			10.
11. Federal funds purchased & securities sold under agreements to repurchase	16,768			11.
12. Demand notes issued to the U.S. Treasury	5,439			12.
13. Other borrowed money	143			13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	5,480	134	96	15.
16. Total liabilities	546,591	134	96	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	2,000	200	1	19.
20. Surplus	20,522	40	499	20.
21. Undivided profits & capital reserves	6,468	(58)	66	21.
22. Total equity capital	28,990	182	566	22.
23. Total liabilities, limited-life preferred stock & equity capital	$575,581	$316	$662	23.
GENERAL INFORMATION				
24. Surety coverage	10,000,000	5,000,000	5,000,000	24.
Period January 1, 1987 through December 31, 1987				
Rate of Interest Paid to Depositors:				
25. Regular savings	5.25			25.
26. NOW (fixed rate)	5.25-5.75			26.
27. Super NOW				27.
28. Money market savings	5.00-5.25			28.
29. Escrow funds	5.25			29.
30. 90 day notice				30.
31. Money market certificates	5.50-6.50			31.
32. Negotiated rate certificates	5.50-8.25			32.
33. Dividends paid on capital stock				3

STATEMENT OF CONDITION (In thousands of dollars)	MEREDITH	MILFORD	NASHUA	
	MEREDITH BANK & TRUST	HILLSBOROUGH BANK & TRUST CO.	NASHUA TRUST COMPANY	
ASSETS				
1. Cash & balances due from depository institutions	$6,595	$7,685	$14,156	1.
2. Securities	3,585	891	38,943	2.
3. Federal funds sold & securities purchased under agreements to resell	700	2,250	15,600	3.
4. Loans & lease financing receivables (net)	22,733	19,584	267,605	4.
5. Premises & fixed assets (incl. capitalized leases)	573	470	4,633	5.
6. Other real estate owned			111	6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	586	282	2,770	8.
9. Total Assets	$34,772	$31,162	$343,818	9.
LIABILITIES AND CAPITAL				
10. Deposits	$31,421	$28,152	$315,159	10.
11. Federal funds purchased & securities sold under agreements to repurchase	311		3,960	11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other borrowed money	100		146	13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	495	218	1,649	15.
16. Total liabilities	32,327	28,370	320,914	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	199	280	918	19.
20. Surplus	398	1,911	9,000	20.
21. Undivided profits & capital reserves	1,848	601	12,986	21.
22. Total equity capital	2,445	2,792	22,904	22.
23. Total liabilities, limited-life preferred stock & equity capital	$34,772	$31,162	$343,818	23.
GENERAL INFORMATION				
24. Surety coverage	1,000,000	500,000	2,500,000	24.
Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25. Regular savings	4.75-5.25	5.00	5.25	25.
26. NOW (fixed rate)	5.00		5.25	26.
27. Super NOW	5.18	5.30-5.50		27.
28. Money market savings	5.10-5.72	5.70-6.00	5.30-5.50	28.
29. Escrow funds			5.00	29.
30. 90 day notice			5.75	30.
31. Money market certificates	6.00-8.30	6.60-8.50	5.30-8.30	31.
32. Negotiated rate certificates		6.00-8.50	5.75-7.10	32.
33. Dividends paid on capital stock	$16		$475	33.

	STATEMENT OF CONDITION	NEW LONDON	NEWINGTON	NORTH CONWAY	
	(In thousands of dollars)	THE NEW LONDON TRUST COMPANY	ATLANTIC TRUST COMPANY	NORTH CONWAY BANK	
	ASSETS				
1.	Cash & balances due from depository institutions	$2,360	$1,444	$9,925	1.
2.	Securities	8,412	382	30,368	2.
3.	Federal funds sold & securities purchased under agreements to resell	2,700	625		3.
4.	Loans & lease financing receivables (net)	64,402	17,919	105,424	4.
5.	Premises & fixed assets (incl. capitalized leases)	1,756	176	2,183	5.
6.	Other real estate owned		368		6.
7.	Investments in unconsolidated subsidiaries & associated companies	175			7.
8.	All other assets	597	181	1,404	8.
9.	Total Assets	$80,402	$21,095	$149,304	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$73,935	$19,366	$135,357	10.
11.	Federal funds purchased & securities sold under agreements to repurchase			1,425	11.
12.	Demand notes issued to the U.S. Treasury	20			12.
13.	Other borrowed money	470			13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	846	163	721	15.
16.	Total liabilities	75,271	19,529	137,503	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	282	625	100	19.
20.	Surplus	677	625	700	20.
21.	Undivided profits & capital reserves	4,172	316	11,001	21.
22.	Total equity capital	5,131	1,566	11,801	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$80,402	$21,095	$149,304	23.
	GENERAL INFORMATION				
24.	Surety coverage	1,000,000	1,250,000	1,050,000	24.
	Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25.	Regular savings	5.25	5.50	5.00-7.00	25.
26.	NOW (fixed rate)	5.25	5.25	5.25	26.
27.	Super NOW	5.88-6.30			27.
28.	Money market savings	5.88-8.00	6.00-6.50	6.25	28.
29.	Escrow funds	5.80-8.85	5.25	5.00	29.
30.	90 day notice			5.75	30.
31.	Money market certificates	4.50-8.85		8.00	31.
32.	Negotiated rate certificates	6.60-8.60	6.00-9.53	7.75-8.00	32.
33.	Dividends paid on capital stock			$48	33.

	STATEMENT OF CONDITION (In thousands of dollars)	PELHAM	PLAISTOW	PORTSMOUTH	
		PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	BANK OF NEW HAMPSHIRE - PORTSMOUTH	
	ASSETS				
1.	Cash & balances due from depository institutions	$13,230	$4,031	$3,712	1.
2.	Securities	9,601	15,765		2.
3.	Federal funds sold & securities purchased under agreements to resell	5,500	3,289	900	3.
4.	Loans & lease financing receivables (net)	152,836	43,412	2,313	4.
5.	Premises & fixed assets (incl. capitalized leases)	869	1,227	775	5.
6.	Other real estate owned	171			6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other assets	1,343	775	140	8.
9.	Total Assets	$183,550	$68,499	$7,840	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$161,562	$63,682	$6,006	10.
11.	Federal funds purchased & securities sold under agreements to repurchase				11.
12.	Demand notes issued to the U.S. Treasury				12.
13.	Other borrowed money	1,496			13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	1,972	240	66	15.
16.	Total liabilities	165,030	63,922	6,072	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	369	240	1,000	19.
20.	Surplus	7,083	2,000	1,000	20.
21.	Undivided profits & capital reserves	11,068	2,337	(232)	21.
22.	Total equity capital	18,520	4,577	1,768	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$183,550	$68,499	$7,840	23.
	GENERAL INFORMATION				
24.	Surety coverage	1,000,000	1,050,000	10,000,000	24.
	Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25.	Regular savings	5.25	5.25	5.50	25.
26.	NOW (fixed rate)		5.25	5.00-5.25	26.
27.	Super NOW		5.50		27.
28.	Money market savings	5.25-6.50	5.40-6.00	5.65-5.80	28.
29.	Escrow funds	5.25	5.25		29.
30.	90 day notice	5.75	5.50		30.
31.	Money market certificates	6.25-8.35	5.42-7.80	5.85-8.25	31.
32.	Negotiated rate certificates	6.75-8.25	7.10-7.50	5.85-8.40	32.
33.	Dividends paid on capital stock	$352	$176		33.

	STATEMENT OF CONDITION	PORTSMOUTH	PORTSMOUTH	PORTSMOUTH	
	(In thousands of dollars)	FIRST SIGNATURE BANK & TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	OLDE PORT BANK & TRUST COMPANY	
	ASSETS				
1.	Cash & balances due from depository institutions	$806	$17,565	$1,394	1.
2.	Securities		49,415	511	2.
3.	Federal funds sold & securities purchased under agreements to resell	4,650		1,700	3.
4.	Loans & lease financing receivables (net)	48,646	282,116	11,803	4.
5.	Premises & fixed assets (incl. capitalized leases)	1,851	2,810	1,228	5.
6.	Other real estate owned		128		6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other assets	3,531	5,629	148	8.
9.	Total Assets	$59,484	$357,663	$16,784	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$21,696	$300,422	$13,970	10.
11.	Federal funds purchased & securities sold under agreements to repurchase		24,677		11.
12.	Demand notes issued to the U.S. Treasury		2,195		12.
13.	Other borrowed money	27,215	1,356		13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	1,912	5,018	166	15.
16.	Total liabilities	50,823	333,668	14,136	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	750	3,057	1,000	19.
20.	Surplus	12,688	6,730	1,000	20.
21.	Undivided profits & capital reserves	(4,777)	14,208	648	21.
22.	Total equity capital	8,661	23,995	2,648	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$59,484	$357,663	$16,784	23.
	GENERAL INFORMATION				
24.	Surety coverage	1,000,000	10,000,000	450,000	24.
	Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25.	Regular savings		5.50	5.00-6.00	25.
26.	NOW (fixed rate)	5.25	5.00-5.20	5.00-5.50	26.
27.	Super NOW		5.00-5.20		27.
28.	Money market savings	5.00-8.05	5.50-6.00	5.00-6.00	28.
29.	Escrow funds				29.
30.	90 day notice		5.75		30.
31.	Money market certificates	6.00-8.50	6.50-8.00	6.50-8.00	31.
32.	Negotiated rate certificates		6.50-8.60	7.00-8.25	32.
33.	Dividends paid on capital stock		$1,131		33.

STATEMENT OF CONDITION

(In thousands of dollars)

	ROCHESTER FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	SALEM FIDELITY BANK & TRUST COMPANY	SALEM ROCKINGHAM COUNTY TRUST CO.	
ASSETS				
1. Cash & balances due from depository institutions	$20	$29	$4,087	1.
2. Securities	10	2,801	14,362	2.
3. Federal funds sold & securities purchased under agreements to resell	1,315	440		3.
4. Loans & lease financing receivables (net)		319	63,855	4.
5. Premises & fixed assets (incl. capitalized leases)			2,303	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	73	342	1,355	8.
9. Total Assets	$1,418	$3,931	$85,962	9.
LIABILITIES AND CAPITAL				
0. Deposits		$21	$75,997	10.
1. Federal funds purchased & securities sold under agreements to repurchase			1,250	11.
2. Demand notes issued to the U.S. Treasury			790	12.
3. Other borrowed money			400	13.
4. Notes & debentures subordinated to deposits			200	14.
5. All other liabilities	24	184	835	15.
6. Total liabilities	24	205	79,472	16.
7. Limited-life preferred stock				17.
EQUITY CAPITAL				
8. Perpetual preferred stock				18.
19. Common stock	530	1,500	393	19.
0. Surplus	572	1,500	4,274	20.
1. Undivided profits & capital reserves	292	726	1,823	21.
2. Total equity capital	1,394	3,726	6,490	22.
3. Total liabilities, limited-life preferred stock & equity capital	$1,418	$3,931	$85,962	23.
GENERAL INFORMATION				
24. Surety coverage	500,000	22,500,000	3,750,000	24.
Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25. Regular savings			5.25	25.
26. NOW (fixed rate)			5.25	26.
27. Super NOW			5.25-6.50	27.
28. Money market savings			5.25-6.03	28.
29. Escrow funds			5.00	29.
30. 90 day notice			5.50	30.
31. Money market certificates		6.90-7.12	5.50-8.50	31.
32. Negotiated rate certificates			5.50-8.50	32.
33. Dividends paid on capital stock			$35	33.

STATEMENT OF CONDITION

(In thousands of dollars)

		SEABROOK	SOMERSWORTH	SUNCOOK	
		SEABROOK BANK AND TRUST COMPANY	THE SOMERSWORTH BANK	THE SUNCOOK BANK	
	ASSETS				
1.	Cash & balances due from depository institutions	$3,704	$2,120	$4,340	1.
2.	Securities	17,338	20,940	25,297	2.
3.	Federal funds sold & securities purchased under agreements to resell	1,200	550	9,500	3.
4.	Loans & lease financing receivables (net)	28,646	87,341	60,274	4.
5.	Premises & fixed assets (incl. capitalized leases)	1,426	236	1,128	5.
6.	Other real estate owned			105	6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other assets	695	949	1,109	8.
9.	Total Assets	$53,009	$112,136	$101,753	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$40,926	$104,264	$93,041	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	8,000			11.
12.	Demand notes issued to the U.S. Treasury		384	623	12.
13.	Other borrowed money				13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	304	253	633	15.
16.	Total liabilities	49,230	104,901	94,297	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	759	100	385	19.
20.	Surplus	1,309	200	2,315	20.
21.	Undivided profits & capital reserves	1,711	6,935	4,756	21.
22.	Total equity capital	3,779	7,235	7,456	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$53,009	$112,136	$101,753	23.
	GENERAL INFORMATION				
24.	Surety coverage	3,700,000	675,000	1,800,000	24.
	Period January 1, 1987 through December 31, 1987 Rate of Interest Paid to Depositors:				
25.	Regular savings	5.25	5.50	5.50	25.
26.	NOW (fixed rate)	5.25	5.25	5.25	26.
27.	Super NOW	5.75			27.
28.	Money market savings	5.80	6.75	5.56	28.
29.	Escrow funds	5.00		5.00	29.
30.	90 day notice	5.75	5.50	5.75	30.
31.	Money market certificates	7.40-10.50	6.59-12.00	7.40-7.95	31.
32.	Negotiated rate certificates	5.25-8.00	8.00-8.35	7.40-7.95	32.
33.	Dividends paid on capital stock	$66	$80	$216	33.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	ALLENSTOWN	BEDFORD	BELMONT	
	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	
1. Interest income:				1.
(a) Interest & fee income on loans	$1,578	$8,441	$6,869	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	73	47	84	(c)
(d) Interest & dividend income on securities		1,070	104	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	72		55	(f)
(g) Total interest income	1,723	9,558	7,112	(g)
2. Interest expense:				2.
(a) Interest on deposits	804	4,171	3,717	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		976	20	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			82	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		14		(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	804	5,161	3,819	(f)
3. Net interest income	919	4,397	3,293	3.
4. Provision for loan & lease losses	47	60	180	4.
5. Non-interest income	57	520	268	5.
6. Gains/(losses) on sec. not held in trading accts.		204		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	378	1,459	1,105	(a)
(b) Expense of premises & fixed assets (net)	82	459	356	(b)
(c) Other non-interest expense	236	1,975	858	(c)
(d) Total non-interest expense	696	3,893	2,319	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	233	1,168	1,062	8.
(a) Applicable income taxes	81	337	522	(a)
9. Income/(loss) before extr. items & other adjs.	152	831	540	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$152	$831	$540	11.

CONSOLIDATED REPORT OF INCOME (in thousands of doll[illegible])	BERLIN THE BERLIN CITY BANK	BRISTOL THE BRISTOL BANK	CHARLESTOWN CONNECTICUT RIVER BANK	
1. Interest income:				1.
(a) Interest & fee income on loans	$12,275	$2,968	$5,453	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	477	36	20	(c)
(d) Interest & dividend income on securities	902	218	333	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	74	190	143	(f)
(g) Total interest income	13,728	3,412	5,949	(g)
2. Interest expense:				2.
(a) Interest on deposits	7,572	1,840	3,275	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	36	11		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	32	19	2	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits			7	(e)
(f) Total interest expense	7,640	1,870	3,284	(f)
3. Net interest income	6,088	1,542	2,665	3.
4. Provision for loan & lease losses	375	96	87	4.
5. Non-interest income	234	176	218	5.
6. Gains/(losses) on sec. not held in trading accts.	67	7	45	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,471	511	1,007	(a)
(b) Expense of premises & fixed assets (net)	363	149	263	(b)
(c) Other non-interest expense	1,419	280	740	(c)
(d) Total non-interest expense	3,253	940	2,010	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	2,761	689	831	8.
(a) Applicable income taxes	972	282	282	(a)
9. Income/(loss) before extr. items & other adjs.	1,789	407	549	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$1,789	$407	$549	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CLAREMONT	COLEBROOK	CONCORD	
	CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	CHARTER TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$5,396	$2,546		(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.			11	(c)
(d) Interest & dividend income on securities	83	1,442		(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	99	267		(f)
(g) Total interest income	5,578	4,255	11	(g)
2. Interest expense:				2.
(a) Interest on deposits	3,281	2,563		(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	3			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	3,285	2,563	0	(f)
3. Net interest income	2,293	1,692	11	3.
4. Provision for loan & lease losses	160	7		4.
5. Non-interest income	69	136	339	5.
6. Gains/(losses) on sec. not held in trading accts.		300		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	634	658	180	(a)
(b) Expense of premises & fixed assets (net)	161	98	16	(b)
(c) Other non-interest expense	616	504	174	(c)
(d) Total non-interest expense	1,411	1,260	370	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	791	861	(20)	8.
(a) Applicable income taxes	317	186		(a)
9. Income/(loss) before extr. items & other adjs.	474	675	(20)	9.
0. Extr. items & other adjs. net of income taxes	0	0	0	10.
1. Net income/(loss)	$474	$675	($20)	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	DERRY DERRY BANK AND TRUST COMPANY	DURHAM DURHAM TRUST COMPANY	EXETER THE EXETER BANKING COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$8,695	$5,404	$15,661	(a)
(b) Income from lease financing receivables	113			(b)
(c) Int. income on bal. due from depository inst.		44	5	(c)
(d) Interest & dividend income on securities	1,530	1,002	3,212	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	71	31	386	(f)
(g) Total interest income	10,409	6,481	19,264	(g)
2. Interest expense:				2.
(a) Interest on deposits	5,434	3,783	10,147	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	10	106	661	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			56	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	5,444	3,889	10,864	(f)
3. Net interest income	4,965	2,592	8,400	3.
4. Provision for loan & lease losses	150	898	445	4.
5. Non-interest income	886	474	1,581	5.
6. Gains/(losses) on sec. not held in trading accts.	(10)	482	268	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	2,410	1,312	2,867	(a)
(b) Expense of premises & fixed assets (net)	738	546	766	(b)
(c) Other non-interest expense	1,561	808	2,840	(c)
(d) Total non-interest expense	4,709	2,666	6,473	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	982	(16)	3,331	8.
(a) Applicable income taxes	54	(99)	1,096	(a)
9. Income/(loss) before extr. items & other adjs.	928	83	2,235	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$928	$83	$2,235	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	GILFORD VILLAGE BANK & TRUST COMPANY	HILLSBORO THE VALLEY BANK	JAFFREY THE MONADNOCK BANK	
1. Interest income:				1.
(a) Interest & fee income on loans	$2,205	$1,693	$8,286	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	49	147	297	(c)
(d) Interest & dividend income on securities	203	740	1,403	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	83	75	220	(f)
(g) Total interest income	2,540	2,655	10,206	(g)
2. Interest expense:				2.
(a) Interest on deposits	1,355	1,586	5,678	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1		1	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		19		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	3			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	1,359	1,605	5,679	(f)
3. Net interest income	1,181	1,050	4,527	3.
4. Provision for loan & lease losses	60	20	165	4.
5. Non-interest income	110	116	570	5.
6. Gains/(losses) on sec. not held in trading accts.		184	253	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	431	485	1,686	(a)
(b) Expense of premises & fixed assets (net)	108	169	814	(b)
(c) Other non-interest expense	285	261	1,329	(c)
(d) Total non-interest expense	824	915	3,829	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	407	415	1,356	8.
(a) Applicable income taxes	88	126	499	(a)
9. Income/(loss) before extr. items & other adjs.	319	289	857	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$319	$289	$857	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	KEENE	LEBANON	LITTLETON	
	FIRST CHESHIRE BANK	FIRST NH BANK OF LEBANON	INDIAN HEAD BANK NORTH	
1. Interest income:				1.
(a) Interest & fee income on loans	$5,027	$10,700	$14,785	(a)
(b) Income from lease financing receivables			51	(b)
(c) Int. income on bal. due from depository inst.	68		94	(c)
(d) Interest & dividend income on securities	966	873	2,471	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	183	80	132	(f)
(g) Total interest income	6,244	11,653	17,533	(g)
2. Interest expense:				2.
(a) Interest on deposits	3,340	5,535	9,445	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	99	295	131	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	5	41	105	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	3,444	5,871	9,681	(f)
3. Net interest income	2,800	5,782	7,852	3.
4. Provision for loan & lease losses	270	386	253	4.
5. Non-interest income	492	582	1,264	5.
6. Gains/(losses) on sec. not held in trading accts.	9	483	2	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,247	2,148	2,402	(a)
(b) Expense of premises & fixed assets (net)	340	709	848	(b)
(c) Other non-interest expense	962	1,925	3,026	(c)
(d) Total non-interest expense	2,549	4,782	6,276	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	482	1,679	2,589	8.
(a) Applicable income taxes	122	527	813	(a)
9. Income/(loss) before extr. items & other adjs.	360	1,152	1,776	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$360	$1,152	$1,776	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MANCHESTER	MANCHESTER	MANCHESTER	
	BANKEAST	BANKEAST TRUST COMANY	FIRST NH INVESTMENT SERVICES CORP.	
1. Interest income:				1.
(a) Interest & fee income on loans	$41,323			(a)
(b) Income from lease financing receivables	2			(b)
(c) Int. income on bal. due from depository inst.				(c)
(d) Interest & dividend income on securities	11,860	3		(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	213			(f)
(g) Total interest income	53,398	3	0	(g)
2. Interest expense:				2.
(a) Interest on deposits	28,612			(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1,452			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	335			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	119			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	30,518	0	0	(f)
3. Net interest income	22,880	3	0	3.
4. Provision for loan & lease losses	1,807			4.
5. Non-interest income	4,583	1,987	1,343	5.
6. Gains/(losses) on sec. not held in trading accts.	1,507	52		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	9,865	928	489	(a)
(b) Expense of premises & fixed assets (net)	3,580	199	44	(b)
(c) Other non-interest expense	12,284	808	690	(c)
(d) Total non-interest expense	25,729	1,935	1,223	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,434	107	120	8.
(a) Applicable income taxes	(1,965)	45	54	(a)
9. Income/(loss) before extr. items & other adjs.	3,399	62	66	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$3,399	$62	$66	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MEREDITH MEREDITH BANK & TRUST COMPANY	MILFORD HILLSBOROUGH BANK & TRUST CO.	NASHUA NASHUA TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$2,302	$1,532	$26,019	(a)
(b) Income from lease financing receivables			11	(b)
(c) Int. income on bal. due from depository inst.	342		85	(c)
(d) Interest & dividend income on securities	335	134	2,851	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	78	254	754	(f)
(g) Total interest income	3,057	1,920	29,720	(g)
2. Interest expense:				2.
(a) Interest on deposits	1,532	887	15,418	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	50		295	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money				(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	9		25	(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	1,591	887	15,738	(f)
3. Net interest income	1,466	1,033	13,982	3.
4. Provision for loan & lease losses	20	73	300	4.
5. Non-interest income	166	51	2,367	5.
6. Gains/(losses) on sec. not held in trading accts.	94		(1,911)	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	657	343	5,326	(a)
(b) Expense of premises & fixed assets (net)	251	176	1,682	(b)
(c) Other non-interest expense	414	294	3,155	(c)
(d) Total non-interest expense	1,322	813	10,163	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	384	198	3,975	8.
(a) Applicable income taxes	108	70	1,928	(a)
9. Income/(loss) before extr. items & other adjs.	276	128	2,047	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$276	$128	$2,047	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	NEW LONDON	NEWINGTON	NORTH CONWAY	
	THE NEW LONDON TRUST COMPANY	ATLANTIC TRUST COMPANY	NORTH CONWAY BANK	
1. Interest income:				1.
(a) Interest & fee income on loans	$5,684	$1,957	$9,447	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	90	2	457	(c)
(d) Interest & dividend income on securities	918	34	2,495	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	58	51	223	(f)
(g) Total interest income	6,750	2,044	12,622	(g)
2. Interest expense:				2.
(a) Interest on deposits	4,155	1,147	7,762	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	29	1	38	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	104		37	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	3			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	4,291	1,148	7,837	(f)
3. Net interest income	2,459	896	4,785	3.
4. Provision for loan & lease losses	60	49	102	4.
5. Non-interest income	551	45	504	5.
6. Gains/(losses) on sec. not held in trading accts.	39		1,145	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,242	218	1,815	(a)
(b) Expense of premises & fixed assets (net)	348	138	627	(b)
(c) Other non-interest expense	767	263	947	(c)
(d) Total non-interest expense	2,357	619	3,389	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	632	273	2,943	8.
(a) Applicable income taxes	148	83	851	(a)
9. Income/(loss) before extr. items & other adjs.	484	190	2,092	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$484	$190	$2,092	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PELHAM PELHAM BANK AND TRUST COMPANY	PLAISTOW PLAISTOW BANK AND TRUST COMPANY	PORSTMOUTH BANK OF NEW HAMPSHIRE - PORTSMOUTH	
1. Interest income:				1.
(a) Interest & fee income on loans	$16,513	$4,387	$79	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	47	47	73	(c)
(d) Interest & dividend income on securities	1,072	1,446		(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	932	228	32	(f)
(g) Total interest income	18,564	6,108	184	(g)
2. Interest expense:				2.
(a) Interest on deposits	9,228	3,011	103	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	142	1		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	9,370	3,012	103	(f)
3. Net interest income	9,194	3,096	81	3.
4. Provision for loan & lease losses	385	23	15	4.
5. Non-interest income	1,062	338	3	5.
6. Gains/(losses) on sec. not held in trading accts.	195	122		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,429	1,457	126	(a)
(b) Expense of premises & fixed assets (net)	474	281	127	(b)
(c) Other non-interest expense	716	779	203	(c)
(d) Total non-interest expense	2,619	2,517	456	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	7,447	1,016	(387)	8.
(a) Applicable income taxes	2,960	284	(155)	(a)
9. Income/(loss) before extr. items & other adjs.	4,487	732	(232)	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$4,487	$732	($232)	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PORTSMOUTH FIRST SIGNATURE BANK & TRUST COMPANY	PORTSMOUTH INDIAN HEAD BANK AND TRUST COMPANY	PORTSMOUTH OLDE PORT BANK & TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$2,961	$29,373	$852	(a)
(b) Income from lease financing receivables		139		(b)
(c) Int. income on bal. due from depository inst.			41	(c)
(d) Interest & dividend income on securities		3,094	17	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	365	59	122	(f)
(g) Total interest income	3,326	32,665	1,032	(g)
2. Interest expense:				2.
(a) Interest on deposits	503	15,797	495	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		904		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	196	131		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	699	16,832	495	(f)
3. Net interest income	2,627	15,833	537	3.
4. Provision for loan & lease losses	1,990	600	30	4.
5. Non-interest income	487	2,093	30	5.
6. Gains/(losses) on sec. not held in trading accts.	0	7		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,622	4,413	441	(a)
(b) Expense of premises & fixed assets (net)	600	954	158	(b)
(c) Other non-interest expense	4,868	5,912	181	(c)
(d) Total non-interest expense	7,090	11,279	780	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	(5,966)	6,054	(243)	8.
(a) Applicable income taxes	(2,164)	2,162	0	(a)
9. Income/(loss) before extr. items & other adjs.	(3,802)	3,892	(243)	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	($3,802)	$3,892	($243)	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	ROCHESTER FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	SALEM FIDELITY BANK & TRUST COMPANY	SALEM ROCKINGHAM COUNTY TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans		$304	$6,467	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	2			(c)
(d) Interest & dividend income on securities		188	816	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	90	22	439	(f)
(g) Total interest income	92	514	7,722	(g)
2. Interest expense:				2.
(a) Interest on deposits		1	3,995	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase			1	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			59	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases			20	(d)
(e) Int. on notes & debs. subordinated to deposits			22	(e)
(f) Total interest expense	0	1	4,097	(f)
3. Net interest income	92	513	3,625	3.
4. Provision for loan & lease losses			65	4.
5. Non-interest income	64		424	5.
6. Gains/(losses) on sec. not held in trading accts.			17	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits		10	1,460	(a)
(b) Expense of premises & fixed assets (net)		8	513	(b)
(c) Other non-interest expense	10	72	1,215	(c)
(d) Total non-interest expense	10	90	3,188	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	146	423	813	8.
(a) Applicable income taxes	65	121	229	(a)
9. Income/(loss) before extr. items & other adjs.	81	302	584	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$81	$302	$584	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	SEABROOK	SOMERSWORTH	SUNCOOK	
	SEABROOK BANK AND TRUST COMPANY	THE SOMERSWORTH BANK	THE SUNCOOK BANK	
1. Interest income:				1.
(a) Interest & fee income on loans	$2,797	$8,186	$7,249	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	85	27	25	(c)
(d) Interest & dividend income on securities	1,608	1,290	1,622	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	22	144	732	(f)
(g) Total interest income	4,512	9,647	9,628	(g)
2. Interest expense:				2.
(a) Interest on deposits	2,349	5,760	5,100	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	17	3		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	17	25	24	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	2,383	5,788	5,124	(f)
3. Net interest income	2,129	3,859	4,504	3.
4. Provision for loan & lease losses	84	165	48	4.
5. Non-interest income	530	202	248	5.
6. Gains/(losses) on sec. not held in trading accts.		49	191	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,048	819	1,730	(a)
(b) Expense of premises & fixed assets (net)	410	116	479	(b)
(c) Other non-interest expense	636	305	1,559	(c)
(d) Total non-interest expense	2,094	1,240	3,768	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	481	2,705	1,127	8.
(a) Applicable income taxes	90	746	438	(a)
9. Income/(loss) before extr. items & other adjs.	391	1,959	689	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$391	$1,959	$689	11.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS

(rounded to nearest dollar)

	CONCORD	EXETER	MANCHESTER	
	CHARTER TRUST COMPANY	THE EXETER BANKING COMPANY	BANKEAST TRUST COMPANY	
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits	$4,573,029		$174,365	(a)
(b) Other deposits		10,000	458,475	(b)
2. Money market funds	2,960,858	5,492,854	3,583,761	2.
3. Government, state & municipal obligations	3,959,379	11,425,183	14,998,038	3.
4. Other bonds & notes	1,035,397	430,907	5,701,183	4.
5. Corporate stocks	4,111,370	13,491,288	17,884,010	5.
6. Real estate	1,500	283,344	635,741	6.
7. Other assets	3,552,980	143,670	15,428,444	7.
8. Total Assets	$20,194,513	$31,277,246	$58,864,017	8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$20,156,533	$30,495,514	$58,695,366	(a)
(b) Univested	37,980		91,735	(b)
10. Income:				10.
(a) Invested		781,732	619	(a)
(b) Uninvested			76,297	(b)
11. Notes payable				11.
12. Other liabilities				12.
13. Total Liabilities	$20,194,513	$31,277,246	$58,864,017	13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits	$9,602,164	$20,632	$1,161,959	(a)
(b) Other deposits		81,421	841,511	(b)
15. Money market funds	5,821,582	2,584,515	9,715,314	15.
16. Government, state & municipal obligations	24,690,519	6,867,881	28,042,490	16.
17. Other bonds & notes	6,295,755	245,165	28,913,530	17.
18. Corporate stocks	25,635,706	6,872,675	165,782,316	18.
19. Real estate			634,676	19.
20. Other assets	1,642,387	130,015	8,650,599	20.
21. Total Assets	$73,688,113	$16,802,304	$243,742,395	21.
LIABILITIES				
22. Principal:				22.
(a) Invested	$73,653,378	$16,347,540	$242,579,501	(a)
(b) Uninvested	34,735	20,632	1,074,639	(b)
23. Income:				23.
(a) Invested		434,132	935	(a)
(b) Uninvested			87,320	(b)
24. Notes payable				24.
25. Other liabilities				25.
26. Total Liabilities	$73,688,113	$16,802,304	$243,742,395	26.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS

(rounded to nearest dollar)

	NASHUA	NEW LONDON	NORTH CONWAY	
	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits	$537,222	$7,372		(a)
(b) Other deposits	2,983,919	40,000		(b)
2. Money market funds	4,340,560	167,051		2.
3. Government, state & municipal obligations	6,886,004	821,285		3.
4. Other bonds & notes	1,346,974	299,668		4.
5. Corporate stocks	16,181,351	499,436		5.
6. Real estate	2,781,246	85,570		6.
7. Other assets	25,692,245	72,296		7.
8. Total Assets	$60,749,521	$1,992,678	$0	8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$59,256,125	$1,985,306		(a)
(b) Univested	413,312	749		(b)
10. Income:				10.
(a) Invested	956,174			(a)
(b) Uninvested	123,910	6,623		(b)
11. Notes payable				11.
12. Other liabilities				12.
13. Total Liabilities	$60,749,521	$1,992,678	$0	13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits	($8,958)	$208	$1,000	(a)
(b) Other deposits	6,017,860			(b)
15. Money market funds	3,073,385	163,193	70,000	15.
16. Government, state & municipal obligations	5,269,283	476,496		16.
17. Other bonds & notes	2,197,485	628,818	104,000	17.
18. Corporate stocks	13,703,859	1,046,954	245,000	18.
19. Real estate	203,445			19.
20. Other assets	4,798,179	316,264	26,000	20.
21. Total Assets	$35,254,538	$2,631,933	$446,000	21.
LIABILITIES				
22. Principal:				22.
(a) Invested	$35,243,929	$2,631,725	$1,000	(a)
(b) Uninvested	(59,819)		445,000	(b)
23. Income:				23.
(a) Invested	19,567	1,275		(a)
(b) Uninvested	50,861	(1,067)		(b)
24. Notes payable				24.
25. Other liabilities				25.
26. Total Liabilities	$35,254,538	$2,631,933	$446,000	26.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS (rounded to nearest dollar)	ROCHESTER	SUNCOOK		
	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	THE SUNCOOK BANK		
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits		$209		(a)
(b) Other deposits		104,630		(b)
2. Money market funds	565,520			2.
3. Government, state & municipal obligations	4,239,279			3.
4. Other bonds & notes				4.
5. Corporate stocks	6,105,275	36,055		5.
6. Real estate				6.
7. Other assets	565,647			7.
8. Total Assets	$11,475,721	$140,894		8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$11,839,354	$140,894		(a)
(b) Univested				(b)
10. Income:				10.
(a) Invested	(363,633)			(a)
(b) Uninvested				(b)
11. Notes payable				11.
12. Other liabilities				12.
13. Total Liabilities	$11,475,721	$140,894		13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits		$2,192		(a)
(b) Other deposits				(b)
15. Money market funds				15.
16. Government, state & municipal obligations				16.
17. Other bonds & notes				17.
18. Corporate stocks				18.
19. Real estate				19.
20. Other assets				20.
21. Total Assets	$0	$2,192		21.
LIABILITIES				
22. Principal:				22.
(a) Invested		$2,192		(a)
(b) Uninvested				(b)
23. Income:				23.
(a) Invested				(a)
(b) Uninvested				(b)
24. Notes payable				24.
25. Other liabilities				25.
26. Total Liabilities	$0	$2,192		26.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF COMMERCIAL BANKS

NUMBER OF COMMERCIAL BANKS REPORTING: 39
DECEMBER 31, 1987

(in thousands)

	ASSETS		% of Total Assets
1.	Cash & balances due from depository institutions	$209,175	5.40%
2.	Securities	596,722	15.40%
3.	Federal funds sold & securities purchased under agreements to resell	85,734	2.21%
4.	Loans & lease financing receivables (net)	2,867,561	74.01%
5.	Premises & fixed assets (incl. capitalized leases)	61,389	1.58%
6.	Other real estate owned	2,030	0.05%
7.	Investments in unconsolidated subsidiaries & associated companies	299	0.01%
8.	All other assets	51,426	1.33%
9.	Total Assets	3,874,336	100.00%

	LIABILITIES AND CAPITAL		% of Liabilities and Capital
10.	Deposits	3,429,568	88.52%
11.	Federal funds purchased & securities sold under agreements to repurchase	91,663	2.37%
12.	Demand notes issued to the U.S. Treasury	14,724	0.38%
13.	Other borrowed money	32,439	0.84%
14.	Notes & debentures subordinated to deposits	300	0.01%
15.	All other liabilities	30,321	0.78%
16.	Total liabilities	3,599,015	92.89%
17.	Limited-life preferred stock		
	EQUITY CAPITAL		
18.	Perpetual preferred stock	420	0.01%
19.	Common stock	26,661	0.69%
20.	Surplus	109,014	2.81%
21.	Undivided profits & capital reserves	139,226	3.59%
22.	Total equity capital	275,321	7.11%
23.	Total liabilities, limited-life preferred stock & equity capital	$3,874,336	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

COMMERCIAL BANKS

December 31, 1987

(in thousands)

1. Interest income:	
(a) Interest & fee income on loans	$285,414
(b) Income from lease financing receivables	316
(c) Int. income on bal. due from depository inst.	2,775
(d) Interest & dividend income on securities	46,335
(e) Int. income from assets held in trading accts.	0
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	6,979
(g) Total interest income	341,819
2. Interest expense:	
(a) Interest on deposits	179,381
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	5,138
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1,435
(d) Interest on mortgage indebtedness & obligations under capitalized leases	193
(e) Int. on notes & debts. subordinated to deposits	29
(f) Total interest expense	186,176
3. Net interest income	155,643
4. Provision for loan & lease losses	9,475
5. Non-interest income	25,170
6. Gains/(losses) on sec. not held in trading accts.	3,801
7. Non-interest expense:	
(a) Salaries & employee benefits	57,829
(b) Expense of premises & fixed assets (net)	18,150
(c) Other non-interest expense	55,877
(d) Total non-interest expense	131,856
8. Income/(loss) before income taxes, extraordinary items & other adjustments	42,156
(a) Applicable income taxes	12,303
9. Income/(loss) before extr. items & other adjs.	30,980
10. Extr. items & other adjs. net of income taxes	0
11. Net income/(loss)	$30,980

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF COMMERCIAL BANKS REPORTING: 8

DECEMBER 31, 1987

(rounded to nearest dollar)

AS TRUSTEE AND EXECUTOR

ASSETS

1. Bank:		
(a) Demand deposits	$5,292,197	2.87%
(b) Other deposits	3,597,024	1.95%
2. Money market funds	17,110,604	9.26%
3. Government, state & municipal obligations	42,329,168	22.92%
4. Other bonds & notes	8,814,129	4.77%
5. Corporate stocks	58,308,785	31.57%
6. Real estate	3,787,401	2.05%
7. Other assets	45,455,282	24.61%
8. Total Assets	$184,694,590	100.00%

LIABILITIES

9. Principal:		
(a) Invested	$182,569,092	98.85%
(b) Uninvested	543,776	0.29%
10. Income:		
(a) Invested	1,374,892	0.74%
(b) Uninvested	206,830	0.11%
11. Notes payable	0	0.00%
12. Other liabilities	0	0.00%
13. Total Liabilities	$184,694,590	100.00%

AS AGENT

ASSETS

14. Bank:		
(a) Demand deposits	$10,779,197	2.89%
(b) Other deposits	6,940,792	1.86%
15. Money market funds	21,427,989	5.75%
16. Government, state & municipal obligations	65,346,669	17.54%
17. Other bonds & notes	38,384,753	10.30%
18. Corporate stocks	213,286,510	57.25%
19. Real estate	838,121	0.22%
20. Other assets	15,563,444	4.18%
21. Total Assets	$372,567,475	100.00%

LIABILITIES

22. Principal:		
(a) Invested	$370,459,265	99.43%
(b) Uninvested	1,515,187	0.41%
23. Income:		
(a) Invested	455,909	0.12%
(b) Uninvested	137,114	0.04%
24. Notes payable	0	0.00%
25. Other liabilities	0	0.00%
26. Total Liabilities	$372,567,475	100.00%

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION

DECEMBER 31, 1987

ASSETS

Regular savings	$976.53
Money market deposits	43,753.49
Total Assets	$44,730.02

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc.-unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(86,610.24)
Total Liabilities and Capital	$44,730.02

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

TRUSTEES

AMHERST

GRANITE BANK
P.O. BOX 670 - ROUTE 101A AT ROUTE 122
AMHERST, NEW HAMPSHIRE 03031
TEL. 673-4700

(Year of Incorporation - 1987)

OFFICERS

CHIEF EXECUTIVE OFFICER
** Charles B. Paquette

CONTROLLER
Michael J. McCord

DIRECTORS

* Dorothy R. Arwe
* Stacey Cole
* Charles B. Paquette
* Jane B. Reynolds
* William F. Smedley, V
* Charles W. Smith
* David C. Talbot

CLAREMONT

CLAREMONT SAVINGS BANK
P.O. BOX 1600 - 145 BROAD STREET
CLAREMONT, NEW HAMPSHIRE 03743-1600
TEL. 542-7711

(Year of Incorporation - 1907)

BRANCHES

Main and River Streets, Charlestown, NH 03603
Tel. 826-5752

356 Washington Street, Claremont, NH 03743
Tel. 542-7701

Power's Country Store, Cornish Flat, NH 03745
Tel. 542-7728

OFFICERS

CHAIRMAN OF THE BOARD
Joseph J. Gorman, Sr.

VICE CHAIRMAN OF THE BOARD
Arnold P. Shulins

PRESIDENT
** Robert M. Love

SR. V.P./TREASURER
H. Clay Hawkins, IV

VICE PRESIDENTS
Richard P. Mailloux
Beverly M. Thorn

ASS'T. VICE PRESIDENTS
Sally A. Asanowicz
Brenda M. Reed

ASS'T. TREASURERS
Carol A. Calkins
Elaine M. Erskine
Sharon A. King

DATA PROCESSING MANAGER
Karen A. Roberts

ASS'T. LOAN DEPARTMENT MANAGER
James F. Conway

TRUSTEES

Derek B. Brown
* Neil H. Daniels
* Joseph J. Gorman
Richard K. Hutchins
Carolyn H. Johnson
Albert D. Leahy, Jr.
* Robert M. Love
* Theodore A. Monetta
* Arnold P. Shulins

* Investment Committee Members
** Chief Executive Officer

CONCORD

CONCORD SAVINGS BANK

43 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1100

(Year of Incorporation - 1872)

BRANCHES

161 North State Street, Concord, NH 03301
Tel. 224-1100

73 West Street, Concord, NH 03301
Tel. 224-1100

OFFICERS

CHAIRMAN OF THE BOARD
Thomas M. Hardiman

PRESIDENT
** Joseph Harrison, III

VICE PRESIDENTS
Donna Bean
David E. Fuller
Robert F. Howe
Jeffrey B. Savage
Glenn R. Thornton
Ellen R. Zellers

ASS'T. VICE PRESIDENTS
Ward C. Jenkins
Thomas E. LeBrun
Robert Masse
David R. Wein

MORTGAGE SERVICE OFFICER
Mary Ann Wearing

MORTGAGE LOAN OFFICER
Carey J. Borden

CUSTOMER SERVICE OFFICER
Deidre C. Morin

INTERNAL AUDITOR
Frederick Hinck

ASSISTANT TREASURER
Michael Stoddard

DIRECTORS

* William S. Fenollosa
Oliver R. Fifield
* Thomas M. Hardiman
* Russell A. Holden
Harold W. Janeway
* Lucia Kittredge
Joseph S. Ransmeier
Seth A. Resnicoff
* Eleanor H. Stark
James R. Stewart
Katherine F. Tsouros

* Investment Committee Members
** Chief Executive Officer

CONCORD

MERRIMACK COUNTY SAVINGS BANK

89 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 225-2793

(Year of Incorporation - 1867)

OFFICERS

PRESIDENT
** Herbert E. Little

TREASURER
Ronald A. Goodine

SENIOR VICE PRESIDENT
Robert J. Eaton

ASS'T. TREASURER
Patricia A. Wonson

VICE PRESIDENT
Alice B. Guay

COMPTROLLER
Peter G. Prinz

ASS'T. VICE PRESIDENT
John A. Feeley

LOAN OFFICERS
Sandra L. Caswell
Glen C. Heath
Kenneth A. Mailloux

TRUSTEES

Richard H. Dudley
Cedric H. Dustin, Jr.
Robert J. Eaton
* John T. Flanders
* Morton M. George
* Charles J. Gesen
Herbert E. Little
* Robert H. Reno
R. Peter Shapiro
Mary E. Wilson

CONCORD

NEW HAMPSHIRE SAVINGS BANK
P.O. BOX 485 - 27 NORTH STATE STREET
CONCORD, NEW HAMPSHIRE 03301-0485
TEL. 224-7711

(Year of Incorporation - 1830)

BRANCHES

100 Loudon Road, Concord, NH 03301
Tel. 224-7719

10 Corporate Drive, Bedford, NH 03102
Tel. 472-9911

Fountain Square, Contoocook, NH 03229
Tel. 746-4115

277 Union Avenue, Laconia, NH 03246
Tel. 524-0664

207 Hooksett Road, Manchester, NH 03104
Tel. 641-5600

547 Amherst Street, Route 101A, Nashua, NH 03063
Tel. 889-2900

217 Fisherville Road, Penacook, NH 03303
Tel. 753-6341

39 Main Street, Pittsfield, NH 03263
Tel. 435-8481

500 Market Street, Portsmouth, NH 03801
Tel. 436-1500

OFFICERS

CHAIRMAN OF THE BOARD
** John R. Hardie

EXECUTIVE VICE PRESIDENT/ SECRETARY
Richard J. Weed

SENIOR VICE PRESIDENT/TREASURER
Robert F. DeAngelis

SENIOR VICE PRESIDENTS
Paul B. Leavitt
Mark A. Northridge
Paul C. Rizzi, Jr.
Kenneth P. Wilson, Jr.

VICE PRESIDENTS
Robert M. Beyer, Jr.
Russell D. Coburn
Cheryl C. Cornish
David Freeman-Woolpert
Stephen J. Gilhooly
Arthur C. Huntoon
David N. Lake
Raymond F. Martin
Francis E. McDade
Guy B. Mercer, Jr.
Richard H. Robertson
Violet M. Rounds
W. David Sheen
C. William Voorhees
Robert H. Wester, Jr.
Stanley W. Wilkicki
John P. Zobel

ASS'T. VICE PRESIDENTS
Deborah H. Champagne
Larry S. Cooper
Margaret A. Flint
Christopher W. Gilman
Daniel N. Hebert
Mark G. Liebl
John J. Line
Terry L. Moretz
Beth B. Taylor
Donald N. Thompson

SR. INVESTMENT ADVISOR
William C. King

AUDITOR
Jack M. Murray, Jr.

ASS'T. TREASURERS
Kathryn L. Avery
Sharon L. Baker
Elizabeth G. Ballantyne
Bertha R. Benson
Angela F. Burkholder
Jayne E. Crevier
Judith B. Dionne
Ruth E. Hammen
Joyce C. Johnson
Natalie H. Legasse
Nancy Ellen Mather
Deborah W. Nadeau
Nancy A. Norris
Nancy W. Osborne
Anthony J. Pucci
Laurie A. Samuelsen
Ilia M. Stacy
Hector N. Stokes
Thomas M. Thompson
Konstance J. Wohlander

DIRECTORS
* Joseph R. Alosa, Sr.
* Merwyn Bagan
* Harry W. Blunt, Jr.
Kenneth D. Boehner
Joan Z. Lonergan
* John B. Pendleton
Fred L. Potter
Nathan Wechsler
Robert O. Wilson

* Investment Committee Members
** Chief Executive Officer

SEACOAST SAVINGS BANK

537 CENTRAL AVENUE
DOVER, NEW HAMPSHIRE 03820
TEL. 749-2150

(Year of Incorporation - 1901)

BRANCHES

240 Locust Street, Dover, NH 03820
Tel. 749-2151

8 Newmarket Road, Durham, NH 03824
Tel. 868-1022

OFFICERS

PRESIDENT
** John T. Guy

SR. VICE PRESIDENT/
TREASURER/SECRETARY
Joseph M. Sarno

SR. VICE PRESIDENT/
SR. LOAN OFFICER
Robert E. Belanger

ASS'T. VICE PRESIDENTS
John E. Fenton
Janet E. Rene

VICE TREASURER
Shirley M. Mitchell

ASS'T. TREASURER
Joan M. Duffy

LOAN OFFICER
Brian M. Bagley

ASS'T. SECRETARY
Margaret L. Duhaime

TRUSTEES

* Janet E. Butler
Clyde R. Coolidge
* Therese D. Foster
John T. Guy
* Waldron B. Haley
Alder T. Hatch
Robert E. Hynes
* Richard H. Keefe
Timothy G. Pearson
Winthrop C. Skoglund
David S. Weeks

SOUTHEAST BANK FOR SAVINGS

140 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03820
Tel. 742-8100

(Year of Incorporation - 1823)

BRANCHES

Corner Routes 9 & 125, Barrington, NH 03825
Tel. 664-2270

1 Wakefield Street, Rochester, NH 03867
Tel. 332-1206

1 Front Street, Rollinsford, NH 03869
Tel. 742-8900

3 Elm Street, Somersworth, NH 03878
Tel. 692-2900

OFFICERS

CHAIRMAN OF THE BOARD/PRES.
** Gerald F. Janelle

EXECUTIVE VICE PRESIDENT
Donald R. Hatt

SENIOR VICE PRESIDENTS
Roderick A. Boivin
John H. Dyer, Jr.
Robert F. Haley

VICE PRESIDENTS
Paul A. Galanes
David T. Keefe
Marion C. Pelletier
Richard T. Sheldon
Stephen A. Wood

ASS'T. VICE PRESIDENTS
Vivian A. Cadorette
Jacqueline E. Lambert
Colleen M. Pace
Sally J. Thorn

LOAN SYSTEMS OFFICER
Carole B. Berry

LOAN OFFICERS
Gerard R. Gilbert
James A. St. Onge

LOAN ADMIN. OFFICER
Carol A. Young

TRUST OFFICER
Doris G. Couture

ASS'T. TREASURER
Dawn M. Silver

HUMAN RESOURCES OFFICER
Janice N. Markey

TRUSTEES

* Harold E. Berlind
* Robert L. Demers, Sr.
David G. Eastman
Donald R. Hatt
* Gerald F. Janelle
Frederick S. Richardson
* Stanley H. Thompson, Sr.
* Matt R. Williams, Jr.
Robert F. Wilson

* Investment Committee Members
** Chief Executive Officer

FRANKLIN

FRANKLIN SAVINGS BANK
P.O. DRAWER 339 - 387 CENTRAL STREET
FRANKLIN, NEW HAMPSHIRE 03235
TEL. 934-4445

(Year of Incorporation - 1869)

BRANCHES

105 Lake Street, Bristol, NH 03222
Tel. 744-5461

933 Central Street, Franklin, NH 03235
Tel. 934-6808

OFFICERS

CHAIRMAN OF THE BOARD
** Clark S. Fuller

PRESIDENT/TREASURER
Richard W. DuBois

VICE PRESIDENTS
Joyce C. Beaupre
Dianne S. Banoit
Kenneth S. Duguay
Elaine D. Pouliot

ASS'T. VICE PRESIDENTS/ BRANCH MANAGERS
Richard G. Biron
Carol S. Sanborn

ASS'T. TREASURER/ ASS'T. OPERATIONS OFFICER
Joan B. Swett

LOAN OFFICER
Janie D. Piper

LOAN COUNSELOR
Theresa J. Colburn

TRUSTEES

* Earl H. Benson
* Donald W. Cushing
* Richard W. DuBois
* Robert E. Dussault
* Clark S. Fuller
John H. Fuller
* Thomas C. Gill
Alexander M. Lachiatto
E. Robert Terhune
* Henry B. Trachy

GREENVILLE

VILLAGE SAVINGS BANK
MAIN STREET
GREENVILLE, NEW HAMPSHIRE 03048
Tel. 878-1100

(Year of Incorporation - 1870)

BRANCHES

Route 124, New Ipswich, NH 03071
Tel. 878-1101

120 Grove Street, Peterborough, NH 03458
Tel. 924-9494

OFFICERS

PRESIDENT/TREASURER
** Robert C. Henneman

FIRST VICE PRESIDENT
Robert Taft

SECOND VICE PRESIDENT
Henry H. Franklin

ASS'T. VICE PRESIDENTS
Kenneth Schempp
Patricia Schuren

SECRETARY
Cyrille A. Thibault

TRUSTEES

Robert B. Fish
Henry H. Franklin
* Robert C. Henneman
* Socrates W. Kereazis
J. Colin Lizotte
Robert Taft
Thorvald H. Tenney, Jr.
* Cyrille A. Thibault
Robert H. Whitaker

* Investment Committee Members
** Chief Executive officer

HANOVER

DARTMOUTH BANKING COMPANY
P.O. BOX 999 - 40 SOUTH MAIN STREET
HANOVER, NEW HAMPSHIRE 03755
TEL. 643-3310

(Year of Incorporation - 1860)

BRANCHES

137-139 Broad Street, Claremont, NH 03743
Tel. 542-8725

48 Central Square, Keene, NH 03431
Tel. 357-8500

106 North Main Street, W. Lebanon, NH 03784
Tel. 298-5222

OFFICERS

PRESIDENT
** James E. Lambert

VICE PRESIDENTS
Michael J. Cryans
Theodore M. Thompson, Jr.
Carl L. Zimmerman

ASS'T. VICE PRESIDENT
James P. Goodrich

ASS'T. TREASURER
Carole H. Parsons

CONSUMER LOAN OFFICER
Denise M. O'Donnell

MORTGAGE LOAN OFFICERS
Alice Dantos
Kerry E. Whitcomb

MANAGERS
Debra A. Macia
Heidi A. Postupack
Sandra J. Sweeney

DIRECTORS

* Gordon V. DeWitt
* Albert C. Jones
* John J. Long, Jr.
* Philip W. Mans
* Stuart V. Smith
* Bayne Stevenson

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE
KEENE, NEW HAMPSHIRE 03431
TEL. 352-2502

(Year of Incorporation - 1897)

BRANCHES

194 West Street, Keene, NH 03431
Tel. 352-2502

828 Court Street, Keene, NH 03431
Tel. 352-2502

OFFICERS

CHAIRMAN OF THE BOARD
Eugene E. Gaffey

PRESIDENT
** David B. Walters

EXECUTIVE VICE PRESIDENT
Peter J. Baxter

SR. V.P./TREASURER
William H. Dennison

SR. VICE PRESIDENTS
David S. Foote
Carl A. Johnson

VICE PRESIDENTS
Laurence E. Babcock
Lee K. Robator
Millard D. Waite, Jr.
Peter T. Whittemore

ASS'T. VICE PRESIDENTS
Gordon R. Edmonds
Larry E. Ruest

ASS'T. TREAUSRER
Michael W. Bugler

ASS'T. OPERATIONS OFFICER
Jane B. Swenor

LOAN OFFICERS
Brian P. Donovan
Beverly A. Mosher
Jonathan W. Wentworth

ASS'T. LOAN OFFICERS
Ronald L. Jacques
Wallace A. Reney

HUMAN RESOURCES OFFICER
Ellen M. Jones

MARKETING OFFICER
Carol J. Milden

RETIREMENT OFFICER
Patricia A. Hatch

DIRECTORS

* Richard B. Baybutt
Mario G. Farina
Calvin L. Frink
* Eugene E. Gaffey
Kenneth W. Hazen
* Philip D. Koerner
* Howard B. Lane, Jr.
Emerson H. O'Brien
* Howard A. Roberts
L. William Slanetz
* David B. Walters

* Investment Committee Members
** Chief Executive Officer

KEENE

KEENE SAVINGS BANK
122 WEST STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 352-0647

(Year of Incorporation - 1895)

OFFICERS

CHAIRMAN OF THE BOARD
Stacey W. Cole

PRESIDENT
** Charles W. Smith

SENIOR VICE PRESIDENTS
Scott L. Croteau
Charles B. Paquette

VICE PRESIDENTS
John F. Dinkel, Jr.
William C. Henson

ASS'T. VICE PRESIDENT
Karen L. Benson

CUSTOMER SERVICE OFFICER
Tammy Harrington

COMMERCIAL LOAN OFFICER
Stephen Sugar

DIRECTOR/MARKETING
Jonathan Graves

DIRECTORS

* Dorothy Arwe
* Howard A. Bailey
* D. Stuart Blakely
* Stacey W. Cole
* Norman H. Cotton
* George Freund
* Charles B. Paquette
* Jane B. Reynolds
* William F. Smedley, V
* Charles W. Smith

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-1212

(Year of Incorporation - 1831)

OFFICERS

CHAIRMAN OF THE BOARD
Chester F. Perkins

PRESIDENT
** Carroll W. Stafford, Jr.

VICE PRESIDENTS
Robert E. Curtis
Brenda R. Long
W. Stephen Loughlin
Michael G. Muzzey
Thomas C. Tobey

ASS'T. VICE PRESIDENTS
Katherine H. Daigneault
Thomas A. Drouin
Gail A. Engle
Bonnie Leclerc
Bruce C. Lund
Leopold P. Piecuch

TREASURER
Richard W. Long

ASS'T. TREASURER
Linda Drake

TRUSTEES

* Harold Achber
* Donald F. Beane
Richard H. Burt
* John E. Gauthier
* John F. Goddard, Jr.
Seth M. Keller
Harold Noreen
Paul L. Normandin
H. Thomas Volpe
John F. Weeks, Jr.

---

* Investment Committee Members
** Chief Executive Officer

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
P.O. BOX 351
LANCASTER, NEW HAMPSHIRE 03584
TEL. 788-4715

(Year of Incorporation - 1887)

BRANCHES

37 State Street, Groveton, NH 03582
Tel. 636-1223

OFFICERS

CHAIRMAN OF THE BOARD
Lee E. Eastman

PRESIDENT
** Kenneth C. Baker

VICE PRESIDENT
James B. Fitch

VICE PRESIDENT/TREASURER
Kendall Query

ASS'T. VICE PRESIDENTS
John A. Currier
Beverly Johnson

ASS'T. TREASURERS
Patricia A. Cotter
Solange Norcross
James McMahon

TRUSTEES

* Kenneth C. Baker
* Lee E. Eastman
* James B. Fitch
* Jeffrey Gilman
* Kevin Kopp
* Richard Rochefort
* Robert Snowman

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-3650

(Year of Incorporation - 1899)

BRANCHES

Main Street, Canaan, NH 03741
Tel. 523-4377

Main Street, Enfield, NH 03748
Tel. 632-5556

70 Main Street, West Lebanon, NH 03784
Tel. 298-5933

OFFICERS

CHAIRMAN OF THE BOARD
J. Clayton Ramsdell

PRESIDENT/SECRETARY
** William A. Maloy

VICE PRESIDENT/TREASURER
Arlene G. Chapman

VICE PRESIDENTS
Lloyd C. Bennett
Stephen F. Christy

ASS'T. VICE PRESIDENTS
James P. Howard
Sally A. McEwen
John A. Rogers

ASS'T. TREASURER
Judith L. Ireton

CUSTOMER SERVICE OFF.
Claire A. Spaulding

SYSTEMS OFFICER
Elsa Roth

LOAN OFFICER
Armand Mailloux

TRUSTEES

Patricia B. Brown
* Reuben D. Cole
* Wilfred A. Dulac
Clark A. Griffiths
Ellis W. Howard
Jean E. Kennedy
Jacqueline A. Lary
* William A. Maloy
Edward D. McGee, Jr.
Richard L. Patch
* J. Clayton Ramsdell
Ira P. Townsend

* Investment Committee Members
** Chief Executive Officer

THE SAVER'S BANK
85 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-5321

(Year of Incorporation - 1868)

BRANCHES

177 Main Street, Gorham, NH 03581
Tel. 466-3352

Route 112, Lincoln, NH 03251
Tel. 745-3431

Globe Shopping Center, Lisbon Road, Littleton, NH 03561
Tel. 444-7702

Main Street, North Conway, NH 03860
Tel. 356-2111

Hatch Plaza, Plymouth, NH 03264
Tel. 536-4200

OFFICERS

PRESIDENT
** Ronald W. Mallette

SENIOR VICE PRESIDENT
Robert E. Paddock

VICE PRESIDENTS
Fielding H. Moore
Myles E. Rice

ASS'T. VICE PRESIDENTS
Deborah J. Anderton
R. Michael Diemer
Steve B. Ellis
Glenn R. Gardner
Carole A. Lamirande
Roberta S. Lavoie
Lisa M. Nast
Linda A. Nelson
Walter H. Page
Carol H. Strobel

CONSUMER LOAN OFFICER
Lynn P. Spensley

DIRECTORS

Richard L. Badger
* Robert H. Copenhaver
Lionel J. Coulombe
* Joseph W. Delisle
David J. Driscoll
Philip T. Gravink
Sherman H. Joslin
* Ronald W. Mallette
Linda C. McGoldrick
Benton L. Moyer, Jr.
Thomas M. Pancoast
* Robert L. Reynells

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

AMOSKEAG BANK

P.O. BOX 6060 - 875 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03108-6060
TEL. 647-3200

(Year of Incorporation - 1852)

BRANCHES

Route 101 Plaza, Bedford, NH 03102
Tel. 647-3660

72 South River Road, Bedford, NH 03102
Tel. 647-3449

3 Elm Street, Goffstown, NH 03045
Tel. 647-3298

1283 D.W. Highway North, Hooksett, NH 03104
Tel. 647-3286

Route 102 at I-93, Londonderry, NH 03053
Tel. 434-1130

1550 Elm Street, Manchester, NH 03104
Tel. 647-3644

830 Hanover Street, Manchester, NH 03104
Tel. 647-3292

1500 South Willow Street, Manchester, NH 03105
Tel. 647-3308

340 Wilson Street, Manchester, NH 03103
Tel. 647-3625

OFFICERS

CHAIRMAN OF THE BOARD
Milton Machinist

PRESIDENT
** John L. Allen

EXECUTIVE VICE PRESIDENTS
Peter J. Allen
Ole A. Lunde
Earle L. Tryder

SENIOR VICE PRESIDENTS
Thomas A. Addison
Frederick D. Healey
Robert Manchester
Normand G. St. Amand
John E. Tinder
Peter H. Winship

ASS'T. VICE PRESIDENT
Edward G. Tishkevich, Jr.

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* William S. Bushnell
* Arthur J. Dobles
Leon M. Goulet
William House
* Milton Machinist
* N. George Mattaini
David H. McKinnon
Philip B. Ryan
Jason E. Treisman
Edward D. Wynot
James S. Yakovakis

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

UNITED SAVINGS BANK

156 HANOVER STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 625-2600

(Year of Incorporation - 1887)

BRANCHES

90 North Main Street, Concord, NH 03301
Tel. 225-2321

Hood Plaza, Crystal Avenue, Derry, NH 03038
Tel. 434-5400

14 West Broadway, Derry, NH 03038
Tel. 437-4180

1090 Hooksett Road, D.W. Highway North, Hooksett, NH 03106
Tel. 625-4800

993 Elm Street, Manchester, NH 03101
Tel. 622-3414

149 Hanover Street, Manchester, NH 03101
Tel. 645-6493

2626 Brown Avenue, Manchester, NH 03103
Tel. 625-3677

150 Broad Street, Nashua, NH 03060
Tel. 881-4000

OFFICERS

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BANK CARD OFFICER
Georgette M. Kent

ACCOUNTING OFFICER
Denise P. Marston

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Doris C. Bissonnette

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Kathleen A. Kelley

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* Stephen Camann
* Raymond E. Closson
* John G. Drayton
* David P. Goodwin
* John B. Howe
* A. Harold MacNeil
* Effie S. Mandelos
* Theodore Wadleigh
* Frederick H. Weismann

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
WINNIPESAUKEE STREET
MEREDITH, NEW HAMPSHIRE 03253
TEL. 279-7986

(Year of Incorporation - 1869)

BRANCHES

River Street, Ashland, NH 03217
Tel. 968-7103

Route 25, Moultonboro, NH 03226
Tel. 253-7303

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Diana Long
Nancy R. Morrill

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Sheila M. Page

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Maurice B. Gregoire
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Lewis C. Hanson
Nancy J. Lindsey
* Earle C. Peaslee
* John P. Sherman
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* C. H. Thorne

* Investment Committee Members
** Chief Executive Officer

NASHUA

CORNERSTONE BANK
188 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 889-8889

(Year of Incorporation - 1987)

OFFICERS

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Tracy Morrison

ASS'T. BRANCH MANAGER
Melikka Perron

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Niles F. Jensen
Carl T. Kelly
* G. Robert Smith
* John M. Terravecchia

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET
NEWPORT, NEW HAMPSHIRE 03773
TEL. 863-3000

(Year of Incorporation - 1895)

BRANCHES

Newport Road, New London, NH 03257
Tel. 526-2060

Route 11, Sunapee, NH 03782
Tel. 762-9311

Main Street, Warner, NH 03278
Tel. 456-2281

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Charles R. Sanderson

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Mary R. Niemi
Jean E. Thompson
Nancy Wilcox

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Norma P. McGray
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C. Michael Sanderson

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Richard M. Holmes
* William P. Hoyt
* Henry Kidder, III
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* Leland R. McGray
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Harry V. Spanos
* Stanley B. Terhune
Vernon B. Violette

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

FIRST NH - WHITE MOUNTAIN BANK
P.O. BOX 1760 - MAIN STREET
NORTH CONWAY, NEW HAMPSHIRE 03860
TEL. 356-5451

(Year of Incorporation - 1963)

BRANCHES

173 Pleasant Street, Berlin, NH 03570
Tel. 752-4340

171 Main Street, Colebrook, NH 03576
Tel. 237-5577

Conway Outlet Center, Conway, NH 03818
Tel. 447-5406

Glen Shopaide, Glen, NH 03838
Tel. 383-9192

Washington Street, West Stewartstown, NH 03597
Tel. 246-3318

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Gaston E. Fillion

PRESIDENT (COLEBROOK)
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CUSTOMER SERVICE OFFICER
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MARKETING OFFICER
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Marie C. Gorman
Jerry Nault
Michael B. Ulitz

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Philip E. Lovejoy
Charles S. Marshall
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* Robert J. Murphy
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Eugene D. Rivard
Glenn R. Saunders

* Investment Committee Members
** Chief Executive Officer

PETERBOROUGH

PETERBOROUGH SAVINGS BANK

35 MAIN STREET - CALL BOX 829
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-7142

(Year of Incorporation - 1847)

BRANCHES

Main Street, Antrim, NH 03440
Tel. 588-6333

152 Peterborough Street, Jaffrey, NH 03452
Tel. 532-4448

Granite Town Plaza, Route 101A, Milford, NH 03055
Tel. 673-9696

NeWest Mall, Route 124, New Ipswich, NH 03071
Tel. 878-1848

Peterborough Plaza, Route 101, Peterborough, NH 03458
Tel. 924-7142

Route 202 North, Peterborough, NH 03458
Tel. 924-7142

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Susan Jonis
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Rose M. Wilson

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Julia H. Hebert

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Gordon Hale
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David D. Hurlin
John J. McKenna
* Robert D. Weathers
* Arthur E. Wheeler

* Investment Committee Members
** Chief Executive Officer

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
P.O. BOX 28 - 20 HIGHLAND STREET
PLYMOUTH, NEW HAMPSHIRE 03264
TEL. 536-1272

(Year of Incorporation - 1889)

BRANCHES

Route 49, Campton, NH 03223
Tel. 726-3734

The Curry Place, Route 3, Holderness, NH 03245
Tel. 968-7196

Lincoln Center North, Lincoln, NH 03251
Tel. 745-2211

Main Street, North Woodstock, NH 03262
Tel. 745-2226

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Bruce U. Sanderson

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TREASURER
George J. Sophinos

HUMAN RESOURCES OFFICER
Ann M. White

LOAN OFFICERS
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David H. Kerr

LOAN SERVICES OFFICER
Deloris M. Clark

MARKETING OFFICER
Kathleen C. Glasser

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* Richard T. Cowern
William J. Farrell
* John R. French
Edward S. Keating
David L. Kent
* William H. Noyes
George H. Parker
Watson A. Rand
George T. Ray, Jr.
* Beth B. Shoup
Henry C. Waldo

PORTSMOUTH

PISCATAQUA SAVINGS BANK
15 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-5250

(Year of Incorporation - 1877)

OFFICERS

CHAIRMAN OF THE BOARD
David A. Tober

PRESIDENT/SECRETARY
** Sanford C. Sherman

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Jay S. Gibson

TREASURER
John R. Bresaw, II

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Bea A. Kendall

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Richard M. Wallis

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Cynthia F. Blood
Arthur F. Brady, Jr.
Ronald C. Coakley
* Carlton P. Morin
* Sanford C. Sherman
* David A. Tober
Gregory W. Whalen

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PORTSMOUTH SAVINGS BANK

333 STATE STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-6630

(Year of Incorporation - 1823)

BRANCHES

Route 101 & Ocean Road, Greenland, NH 03840
Tel. 431-3000

Fern Road & Route 1, North Hampton, NH 03862
Tel. 964-5567

OFFICERS

CHAIRMAN OF THE BOARD
Maurice J. Murphy, Jr.

VICE CHMN. OF THE BD./PRES.
** Robert W. Simpson

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Rodney D. Pridham

VICE PRESIDENT TRUSTEES
Lester A. Avery
Harry P. Jarvis

VICE PRESIDENT
William H. Little, III

VICE PRESIDENT/TREASURER
Mark E. Simpson

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Mark E. Whitney

ASS'T. TREASURER
Eleanor Grattan

TRUSTEES

* Lester A. Avery
* Timothy J. Connors
* William R. Downey
* Milton F. Grant
* Harry P. Jarvis
* Maurice J. Murphy, Jr.
* Robert W. Simpson

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

BANKEAST SAVINGS BANK & TRUST
22 SOUTH MAIN STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-4242

(Year of Incorporation - 1887)

BRANCHES

180 Washington Street, Dover, NH 03820
Tel. 742-3391

293 Lafayette Road, Hampton, NH 03842
Tel. 926-1040

Route 128, Pelham, NH 03076
Tel. 635-3568

34 Lafayette Road, Portsmouth, NH 03801
Tel. 431-6066

134 Pleasant Street, Portsmouth, NH 03801
Tel. 436-1006

Lilac Mall - Route 16, Rochester, NH 03867
Tel. 332-4242

Rochester Mall - North Main Street, Rochester, NH 03867
Tel. 332-4242

45 South Broadway, Salem, NH 03879
Tel. 893-9515

Route 109, Sanbornville, NH 03872
Tel. 522-8258

OFFICERS

CHAIRMAN OF THE BOARD
** Peter Hamblett

PRESIDENT
Phillip D. Drapeau

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Steven H. Massicotte
Alan L. Poole

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James R. Barbieri
J. Barry Baughman
Daniel J. Hussey
Linda Michalczyk
Paul H. Ouellette
Phyllis M. Perkins
G. Diane Rabideau
Irene T. Royal-Keene
Diana M. Van Zanten

ASS'T. VICE PRESIDENTS
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Everett Eaton
Kathleen R. Hayes
Dennis Lagueux
Gail Odgen
Doris Pancurak
Diane Richard
Jean Shulenburg

TREASURER
Colette M. Viola

ASS'T. TREASURER
Coral R. Wilson

MONEY MANAGEMENT
Bessie A. Weeks-Taylor

DIRECTORS

* Maurice M. Brock
* W. Bradley Corson
* Janet Davis
* W. N. DeWitt
* Phillip D. Drapeau
* Peter Hamblett
* Richard P. McCoy
* Sewell T. Wilson, Jr.

* Investment Committee Members
** Chief Executive Officer

SALISBURY

LIBERTY SAVINGS BANK
QUIMBY ROAD
SALISBURY, NEW HAMPSHIRE 03268
TEL. 228-1181

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BD./PRES.
Mark Glassberg

TREASURER
Maria V. Ferrer de Glassberg

SECRETARY
W. John Funk

TRUSTEES

* David L. Connors
* Maria V. Ferrer de Glassberg
* Mark Glassberg
* V. Michael Hutchings
* Peter C. Mapes

SEABROOK

THE U.S. SAVINGS BANK OF AMERICA
P.O. BOX 750 - 399 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5622

(Year of Incorporation - 1984)

OFFICERS

CHAIRMAN OF THE BOARD
Joseph Fanaras

PRESIDENT
** Janet M. Bruno

TREASURER
Jeffrey K. Breiseth

OPERATIONS OFFICER
Mary A. Parent

SECRETARY
Kenneth W. Malcolm

DIRECTORS

* Jeffrey K. Breiseth
Joseph Fanaras
Charles Keenan
* Kenneth W. Malcolm
Charles B. Mutrie
Theresa C. Sparks
* James N. Walsh

---

* Investment Committee Members
** Chief Executive Officer

TILTON

IONA SAVINGS BANK
205 MAIN STREET
TILTON, NEW HAMPSHIRE 03276
TEL. 286-4344

(Year of Incorporation - 1870)

OFFICERS

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** Donald L. McFarland

VICE PRESIDENT
Robert P. McGirr

ASS'T. TREASURER
Richard W. Gammons

TRUSTEES

* Albert E. Carlisle
Elizabeth A. Davis
George J. Falardeau
Doris Hanchett
* James B. Horman
* Roy L. Jordan
* Robert W. Marshall
* Donald L. McFarland
Herbert B. Moore

WALPOLE

SAVINGS BANK OF WALPOLE
P.O. BOX 517 - WESTMINSTER STREET
WALPOLE, NEW HAMPSHIRE 03608
TEL. 756-4771

(Year of Incorporation - 1875)

BRANCHES

River Street, North Walpole, NH 03609
Tel. 756-4771

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ASS'T. VICE PRESIDENT
Alice K. Howe

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Barbara J. Enman

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John P. Howard
Ruth F. Jacobs

BRANCH MANAGER/ LOAN OFFICER
Lorraine B. Yates

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William J. Baldasaro
I. Tucker Burr
William S. Fletcher
* Jerome S. Galloway
* Joseph J. Green
* John A. Hubbard
Gregory J. Macri, Jr.
Edward R. Potter

* Investment Committee Members
** Chief Executive Officer

WINDHAM

FORTUNE GUARANTY SAVINGS BANK
P.O. BOX 507 - ROUTE 111A, RANGE ROAD
WINDHAM, NEW HAMPSHIRE 03087
TEL. 898-4555

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BD./PRES.
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SR. V.P./TREASURER
Charles M. Steele

ASS'T. TREASURERS
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Pamela J. Weaver

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* Richard A. Cabral
Joseph G. Cosgrove
* James E. M. Coughlin, Jr.
Roger W. Foster
* Thomas C. Grassia
* W. Patrick Lentell
Wesley R. Wallace
R. Gregory Wing

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET
WOODSVILLE, NEW HAMPSHIRE 03785
TEL. 747-2735

(Year of Incorporation - 1889)

BRANCHES

Main Street, Lisbon, NH 03585
Tel. 838-6336

Route 135, Monroe, NH 03771
Tel. 638-4171

River Road & Route 25, Piermont, NH 03779
Tel. 272-4811

Junction Route 25 & 25C, Warren, NH 03279
Tel. 764-5785

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ASS'T. TREASURERS
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Lorraine M. Kennedy

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Barbara A. Bullard
James E. Graham
Cheryl R. Robie

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C. Lincoln Butson
* Francis X. Collins
H. Russell Gould
* Harold J. Graham
* Richard G. McDanolds
* James J. Page
Archie H. Steenburgh
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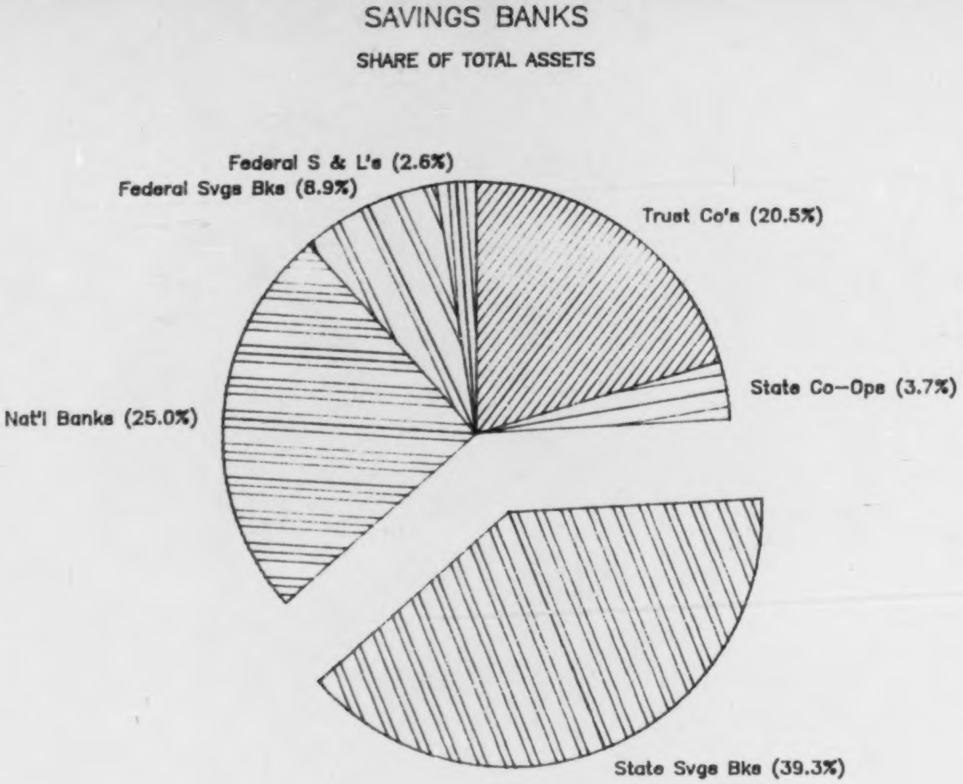
* Walter O. Young

* Investment Committee Members
** Chief Executive Officer



CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED REPORT OF INCOME

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	AMHERST GRANITE BANK	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$1,862	$5,294	$7,273	1.
2. Securities	495	19,761	20,808	2.
3. Federal funds sold and securities purchased under agreement to resell		2,019	1	3.
4. Loans and lease financing receivables, (net)	12,777	92,577	237,569	4.
5. Premises and fixed assets	792	1,715	6,424	5.
6. Other real estate owned		406		6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	712	1,029	2,250	8.
9. Total Assets	$16,638	$122,801	$274,325	9.
LIABILITIES				
10. Deposits	$14,084	$113,402	$187,179	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money			57,545	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	54	378	3,644	15.
16. Total Liabilities	14,138	113,780	248,368	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	1		200	19.
20. Surplus	2,599	3,757	21,348	20.
21. Undivided profits and capital reserves	(100)	5,978	4,703	21.
22. Net worth certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	714	294	23.
24. Total Equity Capital	2,500	9,021	25,957	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$16,638	$122,801	$274,325	25.
GENERAL INFORMATION				
26. Surety coverage	$1,250,000	$1,000,000	$2,000,000	26.
Period January 1, 1987 through December 31, 1987				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50-6.00	5.50	27.
28. NOW (fixed rate)	5.25	5.25	4.50-5.25	28.
29. Super NOW	5.25			29.
30. Money market savings	5.75	5.25-6.00	5.50-5.75	30.
31. Escrow funds		5.00	5.00	31.
32. 90 day notice				32.
33. Money market certificates	5.85-8.30	6.00-8.75	6.25-8.65	33.
34. Negotiated rate certificates			6.25-8.65	34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	CONCORD MERRIMACK COUNTY SAVINGS BANK	CONCORD NEW HAMPSHIRE SAVINGS BANK	DOVER SEACOAST SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$5,049	$10,830	$3,552	1.
2. Securities	43,362	159,744	7,711	2.
3. Federal funds sold and securities purchased under agreement to resell	1,800	17,000	114	3.
4. Loans and lease financing receivables, (net)	75,478	769,261	72,605	4.
5. Premises and fixed assets	650	11,835	1,467	5.
6. Other real estate owned		47		6.
7. Investments in unconsolidated subsidiaries & associated companies		547		7.
8. Other assets	1,403	18,574	1,250	8.
9. Total Assets	$127,742	$987,838	$86,699	9.
LIABILITIES				
10. Deposits	$114,059	$728,866	$69,834	10.
11. Federal funds purchased & securities sold under agreements to repurchase		66,013		11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money		126,479	2,033	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	1,048	14,577	204	15.
16. Total Liabilities	115,107	935,935	72,071	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock		100	1,217	19.
20. Surplus	11,622	18,090	11,438	20.
21. Undivided profits and capital reserves	1,013	38,976	2,123	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	5,263	150	23.
24. Total Equity Capital	12,635	51,903	14,628	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$127,742	$987,838	$86,699	25.
GENERAL INFORMATION				
26. Surety coverage	$1,500,000	$3,750,000	$1,000,000	26.
Period January 1, 1987 through December 31, 1987				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	4.50	5.25	28.
29. Super NOW		5.00		29.
30. Money market savings	5.50-5.75		6.00	30.
31. Escrow funds			5.50	31.
32. 90 day notice				32.
33. Money market certificates	6.25-8.25	5.90	7.69	33.
34. Negotiated rate certificates		8.40	7.23-7.97	34.
35. Dividends paid on capital stock		$990		35.

	DOVER	FRANKLIN	GREENVILLE	
CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$9,517	$5,065	$1,829	1.
2. Securities	38,678	21,054	2,335	2.
3. Federal funds sold and securities purchased under agreement to resell	24,762	2,173	577	3.
4. Loans and lease financing receivables, (net)	213,749	85,701	21,879	4.
5. Premises and fixed assets	5,132	2,036	498	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	2,930	1,187	315	8.
9. Total Assets	$294,768	$117,216	$27,433	9.
LIABILITIES				
10. Deposits	$255,390	$106,876	$24,065	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	9,475			13.
14. Subordinated notes & debentures				14.
15. Other liabilities	2,342	306	1,672	15.
16. Total Liabilities	267,207	107,182	25,737	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	100			19.
20. Surplus	12,785	3,479	1,106	20.
21. Undivided profits and capital reserves	15,112	6,555	712	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	436	0	122	23.
24. Total Equity Capital	27,561	10,034	1,696	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$294,768	$117,216	$27,433	25.
GENERAL INFORMATION				
26. Surety coverage	$2,000,000	$1,500,000	$3,000,000	26.
Period January 1, 1987 through December 31, 1987 Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	5.25	5.25	28.
29. Super NOW		6.50		29.
30. Money market savings	5.25-5.84		5.75	30.
31. Escrow funds	5.00	5.00	5.00	31.
32. 90 day notice				32.
33. Money market certificates	6.00-8.27	6.00-8.50	7.50	33.
34. Negotiated rate certificates				34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	HANOVER DARTMOUTH BANKING COMPANY	KEENE CHESHIRE COUNTY SAVINGS BANK	KEENE KEENE SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$13,661	$10,986	$2,737	1.
2. Securities	3,605	35,865	35,271	2.
3. Federal funds sold and securities purchased under agreement to resell		5,087		3.
4. Loans and lease financing receivables, (net)	274,247	269,555	95,310	4.
5. Premises and fixed assets	4,225	2,557	2,221	5.
6. Other real estate owned	5	171		6.
7. Investments in unconsolidated subsidiaries & associated companies		499		7.
8. Other assets	2,648	2,821	1,566	8.
9. Total Assets	$298,391	$327,541	$137,105	9.
LIABILITIES				
10. Deposits	$206,331	$272,325	$97,426	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	70,655	15,043	24,346	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	2,465	768	738	15.
16. Total Liabilities	279,451	288,136	122,510	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	10	100	1	19.
20. Surplus	11,017	29,644	8,536	20.
21. Undivided profits and capital reserves	7,913	9,661	7,606	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	1,548	23.
24. Total Equity Capital	18,940	39,405	14,595	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$298,391	$327,541	$137,105	25.
GENERAL INFORMATION				
26. Surety coverage	$7,000,000	$5,000,000	$1,250,000	26.
Period January 1, 1987 through December 31, 1987				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	5.25	5.25	28.
29. Super NOW			5.25	29.
30. Money market savings	5.50-6.00	5.60-6.00	5.75	30.
31. Escrow funds	5.00-5.85	5.00		31.
32. 90 day notice		6.00	6.00	32.
33. Money market certificates	5.85-8.90	6.00-8.25	6.50-8.25	33.
34. Negotiated-rate certificates	6.00-8.80	6.00-8.00		34.
35. Dividends paid on capital stock			$1,000	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LACONIA LACONIA SAVINGS BANK	LANCASTER THE SIWOOGANOCK GUARANTY SAVINGS BANK	LEBANON MASCOMA SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$10,426	$805	$5,106	1.
2. Securities	34,509	7,640	20,759	2.
3. Federal funds sold and securities purchased under agreement to resell	3,750	2,450	2,953	3.
4. Loans and lease financing receivables, (net)	143,164	38,115	123,447	4.
5. Premises and fixed assets	3,874	787	2,458	5.
6. Other real estate owned	1,150	62	22	6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	1,841	484	1,607	8.
9. Total Assets	$198,714	$50,343	$156,352	9.
LIABILITIES				
10. Deposits	$174,149	$46,170	$138,603	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money			1,574	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	1,123	279	1,371	15.
16. Total Liabilities	175,272	46,449	141,548	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock		1,147		19.
20. Surplus	8,875	1,200	7,000	20.
21. Undivided profits and capital reserves	14,567	1,547	7,804	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	23,442	3,894	14,804	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$198,714	$50,343	$156,352	25.
GENERAL INFORMATION				
26. Surety coverage	$1,000,000	$675,000	$1,500,000	26.
Period January 1, 1987 through December 31, 1987 Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	5.25	5.25	28.
29. Super NOW	5.25	5.25-5.50		29.
30. Money market savings	5.75	5.50-6.25	5.25-7.00	30.
31. Escrow funds	5.00	5.00-10.00	5.00	31.
32. 90 day notice			6.00	32.
33. Money market certificates	6.00-8.75	5.00-8.25	6.30-8.65	33.
34. Negotiated rate certificates	6.00-8.50			34.
35. Dividends paid on capital stock		$158		35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LITTLETON	MANCHESTER	MANCHESTER	
	THE SAVER'S BANK	AMOSKEAG BANK	UNITED SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$16,284	$37,314	$19,207	1.
2. Securities	5,943	146,404	8,237	2.
3. Federal funds sold and securities purchased under agreement to resell		3,300	12,678	3.
4. Loans and lease financing receivables, (net)	315,968	1,138,741	459,666	4.
5. Premises and fixed assets	3,864	22,089	3,270	5.
6. Other real estate owned	207	6,343	143	6.
7. Investments in unconsolidated subsidiaries & associated companies		518		7.
8. Other assets	4,418	40,569	7,375	8.
9. Total Assets	$346,684	$1,395,278	$510,576	9.
LIABILITIES				
10. Deposits	$239,772	$927,444	$382,868	10.
11. Federal funds purchased & securities sold under agreements to repurchase	6,650	82,980	7,000	11.
12. Demand notes issued to the U.S. Treasury		6,326		12.
13. Other liabilities for borrowed money	68,000	274,618	75,600	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	3,430	10,010	3,606	15.
16. Total Liabilities	317,852	1,301,378	469,074	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	100	1,379	100	19.
20. Surplus	13,248	5,344	18,512	20.
21. Undivided profits and capital reserves	15,484	87,177	22,890	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	28,832	93,900	41,502	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$346,684	$1,395,278	$510,576	25.
GENERAL INFORMATION				
26. Surety coverage	$7,000,000	$10,000,000	$7,000,000	26.
Period January 1, 1987 through December 31, 1987				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	4.04	5.50	27.
28. NOW (fixed rate)	5.25	7.11	5.25	28.
29. Super NOW			5.25-7.00	29.
30. Money market savings	5.25-7.75	7.85	5.25-6.00	30.
31. Escrow funds	5.00-5.50	4.87	5.50	31.
32. 90 day notice				32.
33. Money market certificates	5.25-8.40	8.00	5.44-9.00	33.
34. Negotiated rate certificates	5.75-8.65	6.94	7.00-8.30	34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	MEREDITH	NASHUA	NEWPORT	
	MEREDITH VILLAGE SAVINGS BANK	CORNERSTONE BANK	SUGAR RIVER SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$3,537	$509	$3,245	1.
2. Securities	11,896	4,052	10,941	2.
3. Federal funds sold and securities purchased under agreement to resell		3,310	800	3.
4. Loans and lease financing receivables, (net)	126,174	2,251	90,053	4.
5. Premises and fixed assets	3,038	182	2,418	5.
6. Other real estate owned	347		1,337	6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	1,470	624	813	8.
9. Total Assets	$146,462	$10,928	$109,607	9.
LIABILITIES				
10. Deposits	$127,612	$7,693	$97,847	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	6,550	1,166	3,000	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	1,276	54	210	15.
16. Total Liabilities	135,438	8,913	101,057	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock		100		19.
20. Surplus		1,900	4,894	20.
21. Undivided profits and capital reserves	11,533	15	5,480	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	509	0	1,824	23.
24. Total Equity Capital	11,024	2,015	8,550	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$146,462	$10,928	$109,607	25.
GENERAL INFORMATION				
26. Surety coverage	$1,000,000	$1,275,000	$1,000,000	26.
Period January 1, 1987 through December 31, 1987 Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)		5.25	5.25	28.
29. Super NOW	4.25-5.00			29.
30. Money market savings	5.40-6.00	5.65-5.85	5.25-6.25	30.
31. Escrow funds	5.50		5.00	31.
32. 90 day notice			6.00	32.
33. Money market certificates	5.40-6.00	7.72-8.85	6.00-8.50	33.
34. Negotiated rate certificates	6.85-10.00	7.90-8.20	6.25-9.00	34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	NORTH CONWAY FIRST NH - WHITE MOUNTAIN BANK	PETERBOROUGH PETERBOROUGH SAVINGS BANK	PLYMOUTH PLYMOUTH GUARANTY SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$12,710	$16,605	$5,349	1.
2. Securities	29,868	22,561	22,290	2.
3. Federal funds sold and securities purchased under agreement to resell		1,100		3.
4. Loans and lease financing receivables, (net)	156,574	211,915	150,124	4.
5. Premises and fixed assets	2,880	6,375	3,322	5.
6. Other real estate owned			14	6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	2,497	1,632	2,824	8.
9. Total Assets	$204,529	$260,188	$183,923	9.
LIABILITIES				
10. Deposits	$164,465	$207,315	$135,739	10.
11. Federal funds purchased & securities sold under agreements to repurchase	24,250	2,664	11,350	11.
12. Demand notes issued to the U.S. Treasury	1,355			12.
13. Other liabilities for borrowed money	535	31,178	22,690	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	1,023	1,732	1,358	15.
16. Total Liabilities	191,628	242,889	171,137	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	161		400	19.
20. Surplus	5,048		6,700	20.
21. Undivided profits and capital reserves	8,423	19,366	7,123	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	731	2,067	1,437	23.
24. Total Equity Capital	12,901	17,299	12,786	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$204,529	$260,188	$183,923	25.
GENERAL INFORMATION				
26. Surety coverage	$5,000,000	$2,000,000	$5,000,000	26.
Period January 1, 1987 through December 31, 1987 Rates of Interest Paid to Depositors:				
27. Regular savings	5.36	5.50	5.50	27.
28. NOW (fixed rate)		5.00-5.25	4.75-5.25	28.
29. Super NOW				29.
30. Money market savings	5.84	5.00-6.25	4.75-7.73	30.
31. Escrow funds		5.50		31.
32. 90 day notice	5.25			32.
33. Money market certificates	8.00	5.75-8.51	6.25-8.50	33.
34. Negotiated rate certificates	6.97	5.81-9.25	6.25-11.25	34.
35. Dividends paid on capital stock	$891		$805	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PORTSMOUTH	PORTSMOUTH	ROCHESTER	
	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	BANKEAST SAVINGS BANK & TRUST	
ASSETS				
1. Cash & due from depository institutions	$3,961	$5,555	$17,117	1.
2. Securities	15,173	30,142	70,917	2.
3. Federal funds sold and securities purchased under agreement to resell	4,100	96,466	3,700	3.
4. Loans and lease financing receivables, (net)	61,287	92,277	410,166	4.
5. Premises and fixed assets	1,168	1,559	6,231	5.
6. Other real estate owned			170	6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	760	2,027	9,157	8.
9. Total Assets	$86,449	$228,026	$517,458	9.
LIABILITIES				
10. Deposits	$79,551	$204,028	$367,248	10.
11. Federal funds purchased & securities sold under agreements to repurchase			6,993	11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money			117,452	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	203	680	6,481	15.
16. Total Liabilities	79,754	204,708	498,174	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock			600	19.
20. Surplus	2,450		10,560	20.
21. Undivided profits and capital reserves	4,337	23,318	17,499	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	92	0	9,375	23.
24. Total Equity Capital	6,695	23,318	19,284	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$86,449	$228,026	$517,458	25.
GENERAL INFORMATION				
26. Surety coverage	$1,000,000	$3,000,000	$10,000,000	26.
Period January 1, 1987 through December 31, 1987				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	4.75-5.25	5.25		28.
29. Super NOW	5.50	5.25-5.35	5.25-5.50	29.
30. Money market savings	5.50-6.00	5.70-6.10	5.25-5.50	30.
31. Escrow funds	5.50	5.00	7.00	31.
32. 90 day notice	6.00	6.00		32.
33. Money market certificates	5.50-8.50	6.10-8.00	6.75-8.40	33.
34. Negotiated rate certificates	5.75-8.75		6.00-8.08	34.
35. Dividends paid on capital stock			$2,320	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	SALISBURY	SEABROOK	TILTON	
	LIBERTY SAVINGS BANK	THE U.S. SAVINGS BANK OF AMERICA	IONA SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$635	$731	$2,421	1.
2. Securities		109	3,225	2.
3. Federal funds sold and securities purchased under agreement to resell		615	500	3.
4. Loans and lease financing receivables, (net)	3,000	10,526	17,403	4.
5. Premises and fixed assets		153	673	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	22	117	281	8.
9. Total Assets	$3,657	$12,251	$24,503	9.
LIABILITIES				
10. Deposits	$0	$9,650	$22,500	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	2,772	2,000		13.
14. Subordinated notes & debentures			237	14.
15. Other liabilities	227	28	195	15.
16. Total Liabilities	2,999	11,678	22,932	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	60	398		19.
20. Surplus	540	398	680	20.
21. Undivided profits and capital reserves	58	(223)	891	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	658	573	1,571	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$3,657	$12,251	$24,503	25.
GENERAL INFORMATION				
26. Surety coverage		$450,000	$500,000	26.
Period January 1, 1987 through December 31, 1987				
Rates of Interest Paid to Depositors:				
27. Regular savings		5.50	5.00-6.50	27.
28. NOW (fixed rate)		5.25		28.
29. Super NOW			5.25-6.00	29.
30. Money market savings		6.00		30.
31. Escrow funds			3.00	31.
32. 90 day notice		6.00-6.50	6.00	32.
33. Money market certificates		6.00-8.75	6.00-11.75	33.
34. Negotiated rate certificates			7.00-8.50	34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	WALPOLE SAVINGS BANK OF WALPOLE	WINDHAM FORTUNE GUARANTY SAVINGS BANK	WOODSVILLE THE WOODSVILLE GUARANTY SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$1,719	$1,074	$3,505	1.
2. Securities	8,731	1,061	4,826	2.
3. Federal funds sold and securities purchased under agreement to resell	865	400	1,475	3.
4. Loans and lease financing receivables, (net)	59,949	38,111	45,224	4.
5. Premises and fixed assets	924	389	953	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	746	891	493	8.
9. Total Assets	$72,934	$41,926	$56,476	9.
LIABILITIES				
10. Deposits	$67,045	$24,621	$52,751	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money		11,016	4	13.
14. Subordinated notes & debentures		1,500		14.
15. Other liabilities	228	205	493	15.
16. Total Liabilities	67,273	37,342	53,248	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock		427	169	19.
20. Surplus	2,850	4,158	1,500	20.
21. Undivided profits and capital reserves	3,493	54	1,802	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	682	55	243	23.
24. Total Equity Capital	5,661	4,584	3,228	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$72,934	$41,926	$56,476	25.
GENERAL INFORMATION				
26. Surety coverage	$1,000,000	$300,000	$1,000,000	26.
Period January 1, 1987 through December 31, 1987 Rates of Interest Paid to Depositors:				
27. Regular savings	5.25-6.25	5.50	5.50	27.
28. NOW (fixed rate)	5.25-5.50	5.25	5.25	28.
29. Super NOW				29.
30. Money market savings		6.50	5.25-5.75	30.
31. Escrow funds	5.00			31.
32. 90 day notice				32.
33. Money market certificates	7.50-8.00	6.50-9.00	6.00-8.00	33.
34. Negotiated rate certificates		7.00-8.85		34.
35. Dividends paid on capital stock			$88	35.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	AMHERST GRANITE BANK	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$474	$8,764	$22,852	(a)
(b) Int. income on bal. due from depository inst.	70	169	112	(b)
(c) Interest & dividend income on securities	25	1,937	1,469	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell		106	20	(e)
(f) Total interest income	569	10,976	24,453	(f)
2. Interest expense:				2.
(a) Interest on deposits	358	7,262	11,847	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase			0	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		3	2,483	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	358	7,265	14,330	(f)
3. Net interest income	211	3,711	10,123	3.
4. Provision for loan & lease losses	0	31	749	4.
5. Non-interest income	16	658	422	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	3	453	263	(a)
(b) On loans	0	0	(460)	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	124	1,549	2,777	(a)
(b) Expense of premises & fixed assets (net)	27	476	970	(b)
(c) Other non-interest expense	209	1,015	2,459	(c)
(d) Total non-interest expense	360	3,040	6,206	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	(130)	1,751	3,393	8.
(a) Applicable income taxes	(30)	728	1,505	(a)
9. Income/(loss) before extr. items & other adjs.	(100)	1,023	1,888	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	($100)	$1,023	$1,888	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CONCORD	CONCORD	DOVER	
	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$7,168	$80,799	$5,680	(a)
(b) Int. income on bal. due from depository inst.		264	28	(b)
(c) Interest & dividend income on securities	3,710	10,341	898	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	144	167	197	(e)
(f) Total interest income	11,022	91,571	6,803	(f)
2. Interest expense:				2.
(a) Interest on deposits	7,624	45,432	3,823	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		4,445		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		12,169	28	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	7,624	62,046	3,851	(f)
3. Net interest income	3,398	29,525	2,952	3.
4. Provision for loan & lease losses	19	4,168	90	4.
5. Non-interest income	234	3,121	318	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	95	2,715	140	(a)
(b) On loans	0	571	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,103	11,072	1,197	(a)
(b) Expense of premises & fixed assets (net)	229	4,114	377	(b)
(c) Other non-interest expense	760	11,759	717	(c)
(d) Total non-interest expense	2,092	26,945	2,291	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,616	4,819	1,029	8.
(a) Applicable income taxes	527	(610)	324	(a)
9. Income/(loss) before extr. items & other adjs.	1,089	5,429	705	9.
10. Extr. items & other adjs. net of income taxes	(76)	0	0	10.
11. Net income/(loss)	$1,013	$5,429	$705	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	DOVER	FRANKLIN	GREENVILLE	
	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$21,791	$8,363	$2,050	(a)
(b) Int. income on bal. due from depository inst.	293			(b)
(c) Interest & dividend income on securities	2,994	1,514	254	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	726	1,090	86	(e)
(f) Total interest income	25,804	10,967	2,390	(f)
2. Interest expense:				2.
(a) Interest on deposits	14,886	7,371	1,515	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	751			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits			6	(e)
(f) Total interest expense	15,637	7,371	1,521	(f)
3. Net interest income	10,167	3,596	869	3.
4. Provision for loan & lease losses	462	143	24	4.
5. Non-interest income	749	211	71	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	405	504	77	(a)
(b) On loans	0	7	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	3,989	1,379	388	(a)
(b) Expense of premises & fixed assets (net)	879	434	56	(b)
(c) Other non-interest expense	1,755	969	306	(c)
(d) Total non-interest expense	6,623	2,782	750	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	4,236	1,393	243	8.
(a) Applicable income taxes	1,372	291	65	(a)
9. Income/(loss) before extr. items & other adjs.	2,864	1,102	178	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$2,864	$1,102	$178	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	HANOVER	KEENE	KEENE	
	DARTMOUTH BANKING COMPANY	CHESHIRE COUNTY SAVINGS BANK	KEENE SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$25,419	$22,343	$7,935	(a)
(b) Int. income on bal. due from depository inst.	233	435	26	(b)
(c) Interest & dividend income on securities	202	3,761	2,971	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell		1,864	5	(e)
(f) Total interest income	25,854	28,403	10,937	(f)
2. Interest expense:				2.
(a) Interest on deposits	11,468	17,513	6,182	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	16			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	4,897	524	1,381	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	20			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	16,401	18,037	7,563	(f)
3. Net interest income	9,453	10,366	3,374	3.
4. Provision for loan & lease losses	1,423	360	108	4.
5. Non-interest income	263	1,042	928	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	91	1,195	454	(a)
(b) On loans	0	0	(37)	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,441	3,254	1,193	(a)
(b) Expense of premises & fixed assets (net)	524	363	462	(b)
(c) Other non-interest expense	1,769	2,687	870	(c)
(d) Total non-interest expense	3,734	6,304	2,525	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	4,650	5,939	2,086	8.
(a) Applicable income taxes	2,397	2,233	775	(a)
9. Income/(loss) before extr. items & other adjs.	2,253	3,706	1,311	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$2,253	$3,706	$1,311	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	LACONIA	LANCASTER	LEBANON	
	LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$14,133	$3,675	$11,932	(a)
(b) Int. income on bal. due from depository inst.	652	1	31	(b)
(c) Interest & dividend income on securities	2,393	640	1,421	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	901	95	340	(e)
(f) Total interest income	18,079	4,411	13,724	(f)
2. Interest expense:				2.
(a) Interest on deposits	12,274	2,799	8,713	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			89	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	12,274	2,799	8,802	(f)
3. Net interest income	5,805	1,612	4,922	3.
4. Provision for loan & lease losses	1,023	48	155	4.
5. Non-interest income	268	114	492	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	1,794	19	715	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,719	585	1,660	(a)
(b) Expense of premises & fixed assets (net)	750	179	489	(b)
(c) Other non-interest expense	950	516	914	(c)
(d) Total non-interest expense	3,419	1,280	3,063	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	3,425	417	2,911	8.
(a) Applicable income taxes	1,257	123	738	(a)
9. Income/(loss) before extr. items & other adjs.	2,168	294	2,173	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$2,168	$294	$2,173	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	LITTLETON THE SAVER'S BANK	MANCHESTER AMOSKEAG BANK	MANCHESTER UNITED SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$30,723	$108,727	$48,099	(a)
(b) Int. income on bal. due from depository inst.	276	91	308	(b)
(c) Interest & dividend income on securities	542	13,311	670	(c)
(d) Int. income from assets held in trading accts.		153		(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	196	127	523	(e)
(f) Total interest income	31,737	122,409	49,600	(f)
2. Interest expense:				2.
(a) Interest on deposits	14,515	58,382	26,033	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	478	5,343	48	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	5,742	17,271	6,053	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		4		(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	20,735	81,000	32,134	(f)
3. Net interest income	11,002	41,409	17,466	3.
4. Provision for loan & lease losses	800	2,897	1,420	4.
5. Non-interest income	1,374	14,618	1,747	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	(113)	(16,356)	(174)	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	2,292	14,029	4,323	(a)
(b) Expense of premises & fixed assets (net)	741	4,305	1,104	(b)
(c) Other non-interest expense	1,959	19,749	4,437	(c)
(d) Total non-interest expense	4,992	38,083	9,864	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	6,471	(1,309)	7,755	8.
(a) Applicable income taxes	2,910	(3,738)	3,669	(a)
9. Income/(loss) before extr. items & other adjs.	3,561	2,429	4,086	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$3,561	$2,429	$4,086	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	MEREDITH	NASHUA	NEWPORT	
	MEREDITH VILLAGE SAVINGS BANK	CORNERSTONE BANK	SUGAR RIVER SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$12,204	$107	$8,847	(a)
(b) Int. income on bal. due from depository inst.	62		69	(b)
(c) Interest & dividend income on securities	840	68	856	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell		52	41	(e)
(f) Total interest income	13,106	227	9,813	(f)
2. Interest expense:				2.
(a) Interest on deposits	7,698	122	5,968	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	377		11	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	8,075	122	5,979	(f)
3. Net interest income	5,031	105	3,834	3.
4. Provision for loan & lease losses	108	5	110	4.
5. Non-interest income	283	35	481	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	252	0	860	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,804	25	1,526	(a)
(b) Expense of premises & fixed assets (net)	585	43	668	(b)
(c) Other non-interest expense	922	47	994	(c)
(d) Total non-interest expense	3,311	115	3,188	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	2,147	20	1,877	8.
(a) Applicable income taxes	724	5	641	(a)
9. Income/(loss) before extr. items & other adjs.	1,423	15	1,236	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$1,423	$15	$1,236	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	NORTH CONWAY	PETERBOROUGH	PLYMOUTH	
	FIRST NH - WHITE MOUNTAIN BANK	PETERBOROUGH SAVINGS BANK	PLYMOUTH GUARANTY SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$15,567	$19,476	$14,597	(a)
(b) Int. income on bal. due from depository inst.	668	232	26	(b)
(c) Interest & dividend income on securities	2,099	1,671	1,875	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	20	135	173	(e)
(f) Total interest income	18,354	21,514	16,671	(f)
2. Interest expense:				2.
(a) Interest on deposits	9,722	13,113	9,226	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	887	32	182	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		1,189	1,513	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	47			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	10,656	14,334	10,921	(f)
3. Net interest income	7,698	7,180	5,750	3.
4. Provision for loan & lease losses	569	326	600	4.
5. Non-interest income	647	728	349	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	41	1,570	1,840	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	2,262	3,107	1,775	(a)
(b) Expense of premises & fixed assets (net)	695	916	586	(b)
(c) Other non-interest expense	2,219	1,905	1,807	(c)
(d) Total non-interest expense	5,176	5,928	4,168	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	2,641	3,224	3,171	8.
(a) Applicable income taxes	526	1,052	894	(a)
9. Income/(loss) before extr. items & other adjs.	2,115	2,172	2,277	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$2,115	$2,172	$2,277	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PORTSMOUTH PISCATAQUA SAVINGS BANK	PORTSMOUTH PORTSMOUTH SAVINGS BANK	ROCHESTER BANKEAST SAVINGS BANK & TRUST	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$5,764	$8,826	$41,388	(a)
(b) Int. income on bal. due from depository inst.	98	42		(b)
(c) Interest & dividend income on securities	1,200	4,185	6,490	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	260	7,213	212	(e)
(f) Total interest income	7,322	20,266	48,090	(f)
2. Interest expense:				2.
(a) Interest on deposits	4,960	14,102	20,649	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase			1,791	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			6,862	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	4,960	14,102	29,302	(f)
3. Net interest income	2,362	6,164	18,788	3.
4. Provision for loan & lease losses	0	0	930	4.
5. Non-interest income	165	190	1,329	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	(128)	24	1,329	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	582	1,643	5,553	(a)
(b) Expense of premises & fixed assets (net)	168	574	1,975	(b)
(c) Other non-interest expense	536	732	6,565	(c)
(d) Total non-interest expense	1,286	2,949	14,093	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,113	3,429	6,423	8.
(a) Applicable income taxes	412	1,160	494	(a)
9. Income/(loss) before extr. items & other adjs.	701	2,269	5,929	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$701	$2,269	$5,929	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	SALISBURY	SEABROOK	TILTON	
	LIBERTY SAVINGS BANK	THE U.S. SAVINGS BANK OF AMERICA	IONA SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$217	$1,407	$1,658	(a)
(b) Int. income on bal. due from depository inst.	30	21	190	(b)
(c) Interest & dividend income on securities		4	219	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell		23	28	(e)
(f) Total interest income	247	1,455	2,095	(f)
2. Interest expense:				2.
(a) Interest on deposits		603	1,410	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase			5	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	186	117		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits			20	(e)
(f) Total interest expense	186	720	1,435	(f)
3. Net interest income	61	735	660	3.
4. Provision for loan & lease losses	0	452	24	4.
5. Non-interest income	0	54	52	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	0	0	29	(a)
(b) On loans	0	0	2	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits		231	259	(a)
(b) Expense of premises & fixed assets (net)	5	77	48	(b)
(c) Other non-interest expense	14	347	188	(c)
(d) Total non-interest expense	19	655	495	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	42	(318)	224	8.
(a) Applicable income taxes	0	6	55	(a)
9. Income/(loss) before extr. items & other adjs.	42	(324)	169	9.
10. Extr. items & other adjs. net of income taxes	0	(177)	0	10.
11. Net income/(loss)	$42	($501)	$169	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	WALPOLE	WINDHAM	WOODSVILLE	
	SAVINGS BANK OF WALPOLE	FORTUNE GUARANTY SAVINGS BANK	WOODSVILLE GUARANTY SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$5,664	$2,958	$4,380	(a)
(b) Int. income on bal. due from depository inst.	7	25		(b)
(c) Interest & dividend income on securities	864	61	489	(c)
(d) Int. income from assets held in trading accts.			12	(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	136	29	123	(e)
(f) Total interest income	6,671	3,073	5,004	(f)
2. Interest expense:				2.
(a) Interest on deposits	4,440	1,060	3,038	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		400		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		29	1	(d)
(e) Int. on notes & debs. subordinated to deposits		30		(e)
(f) Total interest expense	4,440	1,519	3,039	(f)
3. Net interest income	2,231	1,554	1,965	3.
4. Provision for loan & lease losses	60	178	60	4.
5. Non-interest income	214	20	110	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	393	(23)	51	(a)
(b) On loans	0	0	2	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	710	423	713	(a)
(b) Expense of premises & fixed assets (net)	236	173	298	(b)
(c) Other non-interest expense	566	569	478	(c)
(d) Total non-interest expense	1,512	1,165	1,489	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,266	208	579	8.
(a) Applicable income taxes	507	0	148	(a)
9. Income/(loss) before extr. items & other adjs.	759	208	431	9.
10. Extr. items & other adjs. net of income taxes	1	0	0	10.
11. Net income/(loss)	$760	$208	$431	11.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF SAVINGS BANKS

(rounded to nearest dollar)

	CONCORD NEW HAMPSHIRE SAVINGS BANK	DOVER SOUTHEAST BANK FOR SAVINGS	MANCHESTER AMOSKEAG BANK	
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits	$15,304		$2,955,991	(a)
(b) Other deposits		121,230	8,951,683	(b)
2. Money market funds	2,258,451	488,765	32,350,920	2.
3. Government, state & municipal obligations	2,565,856	1,499,363	34,713,840	3.
4. Other bonds & notes	6,053,503	18,750	58,129,813	4.
5. Corporate stocks	8,740,849	5,545,061	163,766,507	5.
6. Real estate			3,772,792	6.
7. Other assets	865,775		31,734,691	7.
8. Total Assets	$20,499,738	$7,673,169	$336,376,237	8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$19,618,659	$7,673,169	$336,214,625	(a)
(b) Univested	14,049		550,040	(b)
10. Income:				10.
(a) Invested			(388,428)	(a)
(b) Uninvested	1,255			(b)
11. Notes payable	93,136			11.
12. Other liabilities	772,639			12.
13. Total Liabilities	$20,499,738	$7,673,169	$336,376,237	13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits	$65,492		$563,047	(a)
(b) Other deposits		554,332	1,705,083	(b)
15. Money market funds	12,128,352	1,299,286	6,162,080	15.
16. Government, state & municipal obligations	11,803,883	1,416,099	6,612,160	16.
17. Other bonds & notes	3,737,478	8,280	11,072,345	17.
18. Corporate stocks	16,801,221	18,353,529	31,193,621	18.
19. Real estate			718,627	19.
20. Other assets	12,489,307	38,932	6,044,703	20.
21. Total Assets	$57,025,733	$21,670,458	$64,071,666	21.
LIABILITIES				
22. Principal:				22.
(a) Invested	$44,319,619	$21,670,458	$64,040,882	(a)
(b) Uninvested	152,125		104,770	(b)
23. Income:				23.
(a) Invested			(73,986)	(a)
(b) Uninvested	64,683			(b)
24. Notes payable	550,433			24.
25. Other liabilities	11,938,873			25.
26. Total Liabilities	$57,025,733	$21,670,458	$64,071,666	26.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS

NUMBER OF SAVINGS BANKS REPORTING: 33
DECEMBER 31, 1987

(in thousands)

		% of Total Assets
ASSETS		
1. Cash & due from depository institutions	$245,470	3.30%
2. Securities	847,973	11.40%
3. Federal funds sold and securities purchased under agreement to resell	191,995	2.58%
4. Loans and lease financing receivables, (net)	5,914,843	79.55%
5. Premises and fixed assets	106,159	1.43%
6. Other real estate owned	10,424	0.14%
7. Investments in unconsolidated subsidiaries & associated companies	1,564	0.02%
8. Other assets	117,333	1.58%
9. Total Assets	$7,435,761	100.00%
LIABILITIES		
10. Deposits	$5,666,908	76.21%
11. Federal funds purchased & securities sold under agreements to repurchase	207,900	2.80%
12. Demand notes issued to the U.S. Treasury	7,681	0.10%
13. Other liabilities for borrowed money	923,731	12.42%
14. Subordinated notes & debentures	1,737	0.02%
15. Other liabilities	62,408	0.84%
16. Total Liabilities	6,870,365	92.40%
17. Limited-life preferred stock	0	0.00%
EQUITY CAPITAL		
18. Perpetual preferred stock	0	0.00%
19. Common stock	6,770	0.09%
20. Surplus	231,278	3.11%
21. Undivided profits and capital reserves	352,890	4.75%
22. Capital certificates	0	0.00%
23. LESS: Net unrealized loss on marketable equity securities	25,542	0.34%
24. Total Equity Capital	565,396	7.60%
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$7,435,761	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

SAVINGS BANKS

December 31, 1987

(in thousands)

1. Interest income:	
(a) Interest & fee income on loans and leases	$560,985
(b) Int. income on bal. due from depository inst.	4,427
(c) Interest & dividend income on securities	68,560
(d) Int. income from assets held in trading accts.	7,087
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	14,744
(f) Total interest income	648,869
2. Interest expense:	
(a) Interest on deposits	345,570
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	13,227
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	61,646
(d) Interest on mortgage indebtedness & obligations under capitalized leases	71
(e) Int. on notes & debs. subordinated to deposits	26
(f) Total interest expense	420,540
3. Net interest income	228,329
4. Provision for loan & lease losses	17,044
5. Non-interest income	30,959
6. Gains/(losses):	
(a) On sec. not held in trading accts.	(1,903)
(b) On loans	83
7. Non-interest expense:	
(a) Salaries & employee benefits	72,841
(b) Expense of premises & fixed assets (net)	22,819
(c) Other non-interest expense	70,076
(d) Total non-interest expense	165,736
8. Income/(loss) before income taxes, extraordinary items & other adjustments	74,688
(a) Applicable income taxes	20,505
9. Income/(loss) before extr. items & other adjs.	54,183
10. Extr. items & other adjs. net of income taxes	(253)
11. Net income/(loss)	$53,930

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF SAVINGS BANKS REPORTING: 3

DECEMBER 31, 1987

(rounded to nearest dollar)

AS TRUSTEE AND EXECUTOR

ASSETS

1. Bank:		
(a) Demand deposits	$2,971,295	0.82%
(b) Other deposits	9,072,913	2.49%
2. Money market funds	35,098,136	9.63%
3. Government, state & municipal obligations	38,779,059	10.64%
4. Other bonds & notes	64,202,066	17.61%
5. Corporate stocks	178,052,417	48.84%
6. Real estate	3,772,792	1.03%
7. Other assets	32,600,466	8.94%
8. Total Assets	$364,549,144	100.00%

LIABILITIES

9. Principal:		
(a) Invested	$363,506,453	99.71%
(b) Uninvested	564,089	0.15%
10. Income:		
(a) Invested	(388,428)	-0.11%
(b) Uninvested	1,255	0.00%
11. Notes payable	93,136	0.03%
12. Other liabilities	772,639	0.21%
13. Total Liabilities	$364,549,144	100.00%

AS AGENT

ASSETS

14. Bank:		
(a) Demand deposits	$628,539	0.44%
(b) Other deposits	2,259,415	1.58%
15. Money market funds	19,589,718	13.72%
16. Government, state & municipal obligations	19,832,142	13.89%
17. Other bonds & notes	14,818,103	10.38%
18. Corporate stocks	66,348,371	46.47%
19. Real estate	718,627	0.50%
20. Other assets	18,572,942	13.01%
21. Total Assets	$142,767,857	100.00%

LIABILITIES

22. Principal:		
(a) Invested	$130,030,959	91.08%
(b) Uninvested	256,895	0.18%
23. Income:		
(a) Invested	(73,986)	-0.05%
(b) Uninvested	64,683	0.05%
24. Notes payable	550,433	0.39%
25. Other liabilities	11,938,873	8.36%

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

EXETER

FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE
ONE CENTER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-9324

(Year of Incorporation - 1892)

BRANCHES

53 Lincoln Street, Exeter, NH 03833
Tel. 778-7131

354 Central Street, Franklin, NH 03235
Tel. 934-3125

Route 111, Hampstead, NH 03841
Tel. 329-5449

Main & Wright Streets, Raymond, NH 03077
Tel. 895-9032

Portsmouth Avenue & Winnicut Road, Stratham, NH 03885
Tel. 772-5530

OFFICERS

PRESIDENT
** Steven F. Shea

SENIOR VICE PRESIDENT/ SENIOR LOAN OFFICER
Bruce K. Lundgren

VICE PRESIDENT/TREASURER
James H. Miller

VICE PRESIDENT
John P. Gunther

ASS'T. VICE PRESIDENTS
Joseph A. Gorski
Kathy C. Rizzi
Marjorie A. Starkey
Frederick E. Towne

ASS'T. TREASURER
James K. Griswold

LOAN OFFICERS
Wayne C. Davis
Lois M. Mazurka

BRANCH MANAGERS
Gerald A. Goodwin
Richard H. Gordon
Judith A. Pevine
Roger E. Roy

DIRECTORS

* John A. Bell
* Dwight W. Brown
* Joseph J. Giordani
* Henry J. Mazalewski
John J. McDevitt
Garry T. Melia
Wesley S. Nickerson
* Edwin L. Saari
* Steven F. Shea
Roger P. Sloan
* Donald N. Story

* Investment Committee Members
** Chief Executive Officer

HAMPTON

HAMPTON CO-OPERATIVE BANK
P.O. BOX 1020, 40 HIGH STREET
HAMPTON, NEW HAMPSHIRE 03842
TEL. 926-3339

(Year of Incorporation - 1915)

OFFICERS

CHAIRMAN OF THE BOARD
D. Malcolm Hamilton

PRESIDENT
** Norman N. Merrill

VICE PRESIDENTS
Joseph R. Bradt
William C. Carter
Thomas G. Ferguson

ASS'T. VICE PRESIDENT
Sheila T. Francoeur

DIRECTORS

* Charles B. Bailey
Stanwood Brown
H. Alfred Casassa
* D. Malcolm Hamilton
Dean B. Merrill
Norman N. Merrill
Donald R. Palmer
David Power
* Theodore J. Scott

KEENE

FIRST NORTHERN CO-OPERATIVE BANK
100 MAIN STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 357-2525

(Year of Incorporation - 1912)

OFFICERS

CHAIRMAN OF THE BOARD
Richard Glachman

PRESIDENT
** Whalen B. Dunn

EXECUTIVE VICE PRESIDENT
John D. Franco

SENIOR VICE PRESIDENT/ TREASURER
Robert A. Namislo

SENIOR VICE PRESIDENT
Christine A. Fay

VICE PRESIDENT
Charles B. Troccia

DIRECTORS

- * Whalen B. Dunn
- * John D. Franco
- * Donald Glachman
- * William F. Lynch
- Russell TumSuden
- James C. Wirths, III

MILFORD

MILFORD CO-OPERATIVE BANK
P.O. BOX 79, SOUTH STREET
MILFORD, NEW HAMPSHIRE 03055
TEL. 673-2303

(Year of Incorporation - 1890)

BRANCHES

Route 101A, Amherst, NH 03031
Tel. 673-0018

Main Street, Brookline, NH 03033
Tel. 673-9035

Main Street, Mont Vernon, NH 03057
Tel. 673-0833

OFFICERS

CHAIRMAN OF THE BOARD
Samuel G. Proctor

PRESIDENT/TREASURER
** Richard D. D'Amato

SR. VICE PRESIDENT
Frank J. Romanelli

VICE PRESIDENT
Mary E. Higley

ASS'T. VICE PRESIDENTS
Donald R. Blanchette
Charlene A. Dooley
Daniel L. Yohe

ASS'T. TREASURER
Allen G. White

SECRETARY
Chester M. Hall

DIRECTORS

- * Richard D. D'Amato
- * James F. Enright
- Chester M. Hall
- * William B. Haughey
- William E. Kokko
- Frederick R. Lofgren
- * J. Justin Pestana, Jr.
- Samuel G. Proctor
- Ronald Violette

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* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
P.O. BOX 158, ROUTE 125
PLAISTOW, NEW HAMPSHIRE 03865
TEL. 382-8525

(Year of Incorporation - 1916)

OFFICERS

CHAIRMAN OF THE BOARD
John E. Hansbury

PRESIDENT/SECRETARY
** Donald E. Wood

ASS'T. VICE PRESIDENT/ TREASURER
Shirley E. Francis

VICE PRESIDENT
Dennis Edmondson

ASS'T. VICE PRESIDENTS
Gloria Dodge
Bernadine FitzGerald

ASS'T. TREASURER
Carol McEachern

LOAN OFFICERS
Eric Brown
Eileen Hall

INTERNAL AUDITOR
Donna Wood

DIRECTORS

* Paul J. Auger
David Beaulieu
* John E. Hansbury
F. Carroll Heselton
* Leo Prenaveau
Fred B. Smith
* Edward B. Vandewater
Donald E. Wood

SALEM

SALEM CO-OPERATIVE BANK
3 SOUTH BROADWAY
SALEM, NEW HAMPSHIRE 03079
TEL. 898-2153

(Year of Incorporation - 1922)

OFFICERS

CHAIRMAN OF THE BOARD
Lavington J. Dyson

PRESIDENT
** Kelly P. Dahood

VICE PRESIDENT
Nadema H. Gemmell

TREASURER
Ann R. Lally

ASS'T. TREASURER
Alice Shadallah

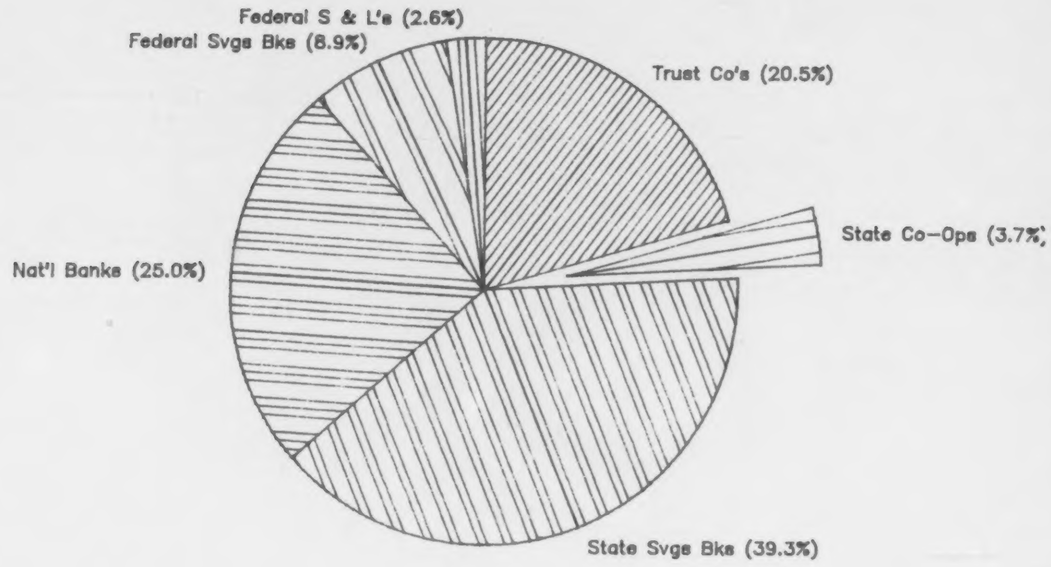
DIRECTORS

* David A. Beshara
* Kelly P. Dahood
* Lavington J. Dyson
Nadema H. Gemmell
Lloyd G. MacLean
Chester Milnes
Robert W. Thorndike

* Investment Committee Members
** Chief Executive Officer

STATE CO–OPERATIVE BANKS

SHARE OF TOTAL ASSETS



CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	EXETER FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON HAMPTON CO-OPERATIVE BANK	KEENE FIRST NORTHERN CO-OPERATIVE BANK	
ASSETS				
1. Cash & due from banks	$6,430,845	$3,988,547	$7,204,690	1.
2. U.S. Government obligations	11,336,619	10,949,944		2.
3. U.S. Government agencies	10,499,457	2,297,080	6,829,148	3.
4. State, county, municipal obligations			48,928	4.
5. Other bonds, notes & debentures	3,713,102	323,207	751,820	5.
6. Federal Home Loan Bank stock	913,500	481,000	1,550,000	6.
7. Other stocks	1,634,570	5,223,820	6,240,398	7.
8. Total securities	28,097,248	19,275,051	15,420,294	8.
9. LESS: Premium & valuation reserves			94,440	9.
10. Total securities net of premium & valuation reserves	28,097,248	19,275,051	15,325,854	10.
11. Total loans (net)	98,554,955	61,084,890	101,239,725	11.
12. Overnight deps.,loans, & sec. purchased under agt. to resell	1,193,374		7,207,421	12.
13. Bank premises (net)	1,975,898	1,382,264	1,394,874	13.
14. Leasehold improvements (net)			164,005	14.
15. Furniture, fixtures & equiptment	413,009	74,669	1,123,504	15.
16. Total fixed assets	2,388,907	1,456,933	2,682,383	16.
17. Investment in unconsolidated subs. & and other affiliates			6,020,317	17.
18. Other real estate owned			2,849	18.
19. Other assets	3,358,535	878,443	14,210,618	19.
20. Total assets	$140,023,864	$86,683,864	$153,893,857	20.
LIABILITIES AND CAPITAL ACCOUNTS				
21. Shares & deposits	$119,408,790	$75,103,830	$119,499,473	21.
22. Advances from FHLB		2,500,000	26,000,000	22.
23. Other funds borrowed				23.
24. Other liabilities	2,160,253	620,198	1,800,945	24.
25. Total liabilities	121,569,043	78,224,028	147,300,418	25.
26. Capital stock	100,000	200,000	1,000	26.
27. Subordinated notes & debentures				27.
28. Guaranty fund	4,192,108	2,250,000	3,673,500	28.
29. Surplus	12,079,516	2,368,376	2,787,672	29.
30. Net undivided profits	2,083,197	140,730	131,267	30.
31. Reserve for contingencies & other capital reserves		3,500,730		31.
32. Total capital accounts	18,454,821	8,459,836	6,593,439	32.
33. Total liabilities & capital accounts	$140,023,864	$86,683,864	$153,893,857	33.
GENERAL INFORMATION				
34. Surety coverage	$1,335,000	$1,000,000	$1,500,000	34.
PERIOD JANUARY 1, 1987 THROUGH DECEMBER 31, 1987				
35. Rates of interest paid to depositors:				35.
36. Regular savings	5.50	5.50	5.50	36.
37. NOW (fixed rate)	5.25	5.25	5.25	37.
38. Super NOW	5.25-5.30	5.00	8.00	38.
39. Money market savings	5.25-6.10	5.50-6.00	6.25-6.60	39.
40. Escrow funds	5.00	3.50	2.00-5.00	40.
41. 90-day notice	6.00	6.00	6.85-7.25	41.
42. Money market certificates	6.00-8.49	6.00-7.75	6.55-8.25	42.
43. Negotiated rate certificates	6.10-8.60	5.50-8.50	6.65-8.60	43.

CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	MILFORD MILFORD CO-OPERATIVE BANK	PLAISTOW PLAISTOW CO-OPERATIVE BANK	SALEM SALEM CO-OPERATIVE BANK	
ASSETS				
1. Cash & due from banks	$12,199,780	$4,200,206	$1,960,821	1.
2. U.S. Government obligations	3,001,281		10,099,592	2.
3. U.S. Government agencies	117,896		22,762,386	3.
4. State, county, municipal obligations				4.
5. Other bonds, notes & debentures	30,000		1,046,800	5.
6. Federal Home Loan Bank stock	447,000	839,780	633,000	6.
7. Other stocks	1,617,666		678,851	7.
8. Total securities	5,213,843	839,780	35,220,629	8.
9. LESS: Premium & valuation reserves	469,018			9.
10. Total securities net of premium & valuation reserves	4,744,825	839,780	35,220,629	10.
11. Total loans (net)	58,756,252	109,209,229	66,588,993	11.
12. Overnight deps.,loans, & sec. purchased under agt. to resell	7,168,236	3,202,861	1,972,744	12.
13. Bank premises (net)	1,007,905	2,407,892	951,914	13.
14. Leasehold improvements (net)				14.
15. Furniture, fixtures & equiptment	184,162	281,869	95,418	15.
16. Total fixed assets	1,192,067	2,689,761	1,047,332	16.
17. Investment in unconsolidated subs. & and other affiliates				17.
18. Other real estate owned		61,671		18.
19. Other assets	764,731	860,109	1,036,809	19.
20. Total assets	$84,825,891	$121,063,617	$107,827,328	20.
LIABILITIES AND CAPITAL ACCOUNTS				
21. Shares & deposits	$70,614,464	$104,823,754	$96,532,901	21.
22. Advances from FHLB	3,500,000	7,000,000		22.
23. Other funds borrowed	74,623			23.
24. Other liabilities	458,037	1,186,395	343,652	24.
25. Total liabilities	74,647,124	113,010,149	96,876,553	25.
26. Capital stock	653,217	1,597,642		26.
27. Subordinated notes & debentures				27.
28. Guaranty fund	1,962,610	3,369,096	3,874,551	28.
29. Surplus	7,562,940	3,086,730	5,131,563	29.
30. Net undivided profits			1,944,661	30.
31. Reserve for contingencies & other capital reserves				31.
32. Total capital accounts	10,178,767	8,053,468	10,950,775	32.
33. Total liabilities & capital accounts	$84,825,891	$121,063,617	$107,827,328	33.
GENERAL INFORMATION				
34. Surety coverage	$945,000	$1,500,000	$1,250,000	34.
PERIOD JANUARY 1, 1987 THROUGH DECEMBER 31, 1987				
35. Rates of interest paid to depositors:				35.
36. Regular savings	5.50	5.50	5.00-5.50	36.
37. NOW (fixed rate)	5.00	5.25	4.50	37.
38. Super NOW	5.50-5.60			38.
39. Money market savings	5.60-6.00	6.00	6.00	39.
40. Escrow funds	5.00	5.00	5.00	40.
41. 90-day notice	5.75	6.00		41.
42. Money market certificates	7.50-7.75	6.50-8.50	5.50-10.00	42.
43. Negotiated rate certificates	6.46-10.50	6.50-12.25		43.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	EXETER	HAMPTON	KEENE	
	FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	FIRST NORTHERN CO-OPERATIVE BANK	
1. Interest income:				1.
(a) Interest and fee income on loans and leases	$8,794,932	$5,871,441	$13,718,837	(a)
(b) Int. income on bal. due from depository inst.	267,212	250,148	51,000	(b)
(c) Interest & dividend income on securities	2,114,479	1,258,528	850,284	(c)
(d) Int. income on fed. funds sold & securities purchased under agreements to resell	256,585	125,744	557,757	(d)
(e) Total interest income	11,433,208	7,505,861	15,177,878	(e)
2. Interest expense:				2.
(a) Interest on deposits	7,993,679	4,894,284	7,129,971	(a)
(b) Int. on fed. funds purchased and securities sold under agreement to repurchase	17,744		58,668	(b)
(c) Interest on other borrowed money				(c)
(d) Interest on FHLB advances	191	264,251	2,024,141	(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	8,011,614	5,158,535	9,212,780	(f)
3. Net interest income	3,421,594	2,347,326	5,965,098	3.
4. Provision for loan and lease losses	14,034	(13,629)	536,703	4.
5. Non-interest income	348,631	245,168	4,410,887	5.
6. Gains/(losses):				6.
(a) On securities	349,230	(185,619)	116,299	(a)
(b) On loans	0	0	1,006,072	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,545,824	679,711	5,778,989	(a)
(b) Expense of premises & fixed assets (net)	576,831	252,953	1,257,663	(b)
(c) Other non-interest expense	1,116,531	574,477	3,952,153	(c)
(d) Total non-interest expense	3,239,186	1,507,141	10,988,805	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	866,235	913,363	(27,152)	8.
(a) Applicable income taxes	281,500	274,101	(112,800)	(a)
9. Income/(loss) before extr. items & other adjs.	584,735	639,262	85,648	9.
10. Extr. items & other adjs. net of income taxes	157,387	(94,915)	107,612	10.
11. Net income/(loss)	$742,122	$544,347	$193,260	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MILFORD	PLAISTOW	SALEM	
	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
1. Interest income:				1.
(a) Interest and fee income on loans and leases	$5,841,007	$10,034,191	$7,325,627	(a)
(b) Int. income on bal. due from depository inst.	348,627	399,805	959,630	(b)
(c) Interest & dividend income on securities	946,651	616,565	859,945	(c)
(d) Int. income on fed. funds sold & securities purchased under agreements to resell	230,872	202,996	931,834	(d)
(e) Total interest income	7,367,157	11,253,557	10,077,036	(e)
2. Interest expense:				2.
(a) Interest on deposits	4,537,704	7,387,970	6,682,231	(a)
(b) Int. on fed. funds purchased and securities sold under agreement to repurchase				(b)
(c) Interest on other borrowed money				(c)
(d) Interest on FHLB advances	278,559	76,715		(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	4,816,263	7,464,685	6,682,231	(f)
3. Net interest income	2,550,894	3,788,872	3,394,805	3.
4. Provision for loan and lease losses	60	34,467	5,251	4.
5. Non-interest income	400,495	138,674	72,092	5.
6. Gains/(losses):				6.
(a) On securities	22,628	0	357,787	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	883,379	1,117,865	639,878	(a)
(b) Expense of premises & fixed assets (net)	250,282	222,252	215,237	(b)
(c) Other non-interest expense	1,400,559	932,530	403,973	(c)
(d) Total non-interest expense	2,534,220	2,272,647	1,259,088	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	439,737	1,620,432	2,560,345	8.
(a) Applicable income taxes	310,041	463,232	1,065,761	(a)
9. Income/(loss) before extr. items & other adjs.	129,696	1,157,200	1,494,584	9.
10. Extr. items & other adjs. net of income taxes	(2,456)	(25,310)	0	10.
11. Net income/(loss)	$127,240	$1,131,890	$1,494,584	11.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS

NUMBER OF CO-OPERATIVE BANKS REPORTING: 6

DECEMBER 31, 1987

(rounded to nearest dollar)

ASSETS		% of Total Assets
1. Cash & due from banks	$35,984,889	5.18%
2. U.S. Government obligations	35,387,436	5.10%
3. U.S. Government agencies	42,505,967	6.12%
4. State, county, municipal obligations	48,928	0.01%
5. Other bonds, notes & debentures	5,864,929	0.84%
6. Federal Home Loan Bank stock	4,864,280	0.70%
7. Other stocks	15,395,305	2.22%
8. Total securities	104,066,845	14.99%
9. LESS: Premium & valuation reserves	563,458	0.08%
10. Total securities net of premium & valuation reserve	103,503,387	14.91%
13. Total loans	495,434,044	71.36%
14. Overnight deps., loans, & sec. purchased under agt.	20,744,636	2.99%
15. Bank premises (net)	9,120,747	1.31%
16. Leasehold improvements (net)	164,005	0.02%
17. Furniture, fixtures & equipment	2,172,631	0.31%
18. Total fixed assets	11,457,383	1.65%
19. Investment in unconsolidated subs. & other affil.	6,020,317	0.87%
20. Other real estate owned	64,520	0.01%
21. Other assets	21,109,245	3.04%
22. Total assets	694,318,421	100.00%

LIABILITIES AND CAPITAL ACCOUNTS		% of Liabilities and Capital
23. Shares & deposits	585,983,212	84.40%
24. Advances from FHLB	39,000,000	5.62%
25. Other funds borrowed	74,623	0.01%
26. Other liabilities	6,569,480	0.95%
27. Total liabilities	631,627,315	90.97%
28. Capital stock	2,551,859	0.37%
29. Subordinated notes & debentures	0	0.00%
30. Guaranty fund	19,321,865	2.78%
31. Surplus	33,016,797	4.76%
32. Net undivided profits	4,299,855	0.62%
34. Reserve for contingencies & other capital reserves	3,500,730	0.50%
35. Total capital accounts	62,691,106	9.03%
36. Total liabilities & capital accounts	694,318,421	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

CO-OPERATIVE BANKS

December 31, 1987

(rounded to nearest dollar)

1. Interest income:	
(a) Interest and fee income on loans and leases	$51,586,035
(b) Int. income on bal. due from depository inst.	2,276,422
(c) Interest & dividend income on securities	6,646,452
(d) Int. income on fed. funds sold & securities purchased under agreements to resell	2,305,788
(e) Total interest income	62,814,697
2. Interest expense:	
(a) Interest on deposits	38,625,839
(b) Int. on fed. funds purchased and securities sold under agreement to repurchase	76,412
(c) Interest on other borrowed money	0
(d) Interest on FHLB advances	2,643,857
(e) Int. on notes & debs. subordinated to deposits	0
(f) Total interest expense	41,346,108
3. Net interest income	21,468,589
4. Provision for loan and lease losses	576,886
5. Non-interest income	5,615,947
6. Gains/(losses):	
(a) On securities	660,325
(b) On loans	1,006,072
7. Non-interest expense:	
(a) Salaries & employee benefits	10,645,646
(b) Expense of premises & fixed assets (net)	2,775,218
(c) Other non-interest expense	8,380,223
(d) Total non-interest expense	21,801,087
8. Income/(loss) before income taxes, extraordinary items & other adjustments	6,372,960
(a) Applicable income taxes	2,281,835
9. Income/(loss) before extr. items & other adjs.	4,091,125
10. Extr. items & other adjs. net of income taxes	142,318
11. Net income/(loss)	$4,233,443

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION

P.O. BOX 522 - 200 COOS STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-2750

(Year of Incorporation - 1929)

OFFICERS

PRESIDENT
Richard J. Campagna

VICE PRESIDENT
Laurier L. Rousseau

TREASURER/
LOAN OFFICER
** Gerald L. Dumoulin

CLERK
Clovis E. Morin

DIRECTORS

Armand T. Arquin
Richard A. Bouchard
Richard J. Campagna
Wilfred O. Charest
Gerald L. Dumoulin
Gerard J. Lagace
Clovis E. Morin
Leo Z. Paradis
Paul E. Pinette
Xavier F. Pinette
Roland E. Pouliot
Laurier L. Rousseau

** Manager

BERLIN

UNITED BROTHERHOOD CREDIT UNION

820 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-5650

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Anthony Cellupica

VICE PRESIDENT
Gaston Bouchard

TREASURER
Real Cloutier

CLERK
Richard Fournier

**(Diane G. Alinovi)

DIRECTORS

Gaston Bouchard
Anthony Cellupica
Real Cloutier
Richard Fournier
Rene Pinette
Joseph Theriault
Raymond Vaillancourt

BRISTOL

IPC EMPLOYEES CREDIT UNION
ROUTE 104
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-2281, EXT. 2617

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Everett C. Bucklin

TREASURER
** Jane M. Sharp

VICE PRESIDENT
William F. Henry

SECRETARY
Janet M. Barber

DIRECTORS

Donald Bagley
Janet M. Barber
Everett C. Bucklin
Barbara A. Ford
William F. Henry
Teale B. Moore
John Richtarik
Jane M. Sharp
Earlene L. Wells

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 225-5536

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Keith E. Belyea

TREASURER
** William W. Wilson

VICE PRESIDENT
Beatrice E. Thackeray

CLERK
Vincent C. Bonjorno

DIRECTORS

Keith E. Belyea
Vincent C. Bonjorno
Paul L. Drouin
Beatrice E. Thackeray
William W. Wilson

** Manager

DOVER

K.P. CREDIT UNION
121 BROADWAY
DOVER, NEW HAMPSHIRE 03820
TEL. 743-5597

(Year of Incorporation - 1971)

OFFICERS

PRESIDENT
Roland A. Meehan, Jr.

TREASURER
** Rosamond S. Dunphy

VICE PRESIDENT
Paul A. Bolduc

SECRETARY
David M. LeGault

DIRECTORS

Paul A. Bolduc
Justin E. Davis
Rosamond S. Dunphy
Gale P. Hersey
Howard W. Hoff
Donald J. Huppe
David M. LeGault
Roland A. Meehan, Jr.
Jack R. Wilhelm

EXETER

P E A CREDIT UNION
JEREMIAH SMITH HALL
EXETER, NEW HAMPSHIRE 03833
TEL. 772-4311, EXT. 242

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
Charles A. Hamblet

TREASURER
** James A. Del Buono

VICE PRESIDENTS
Lynda K. Beck
Judith A. Leavitt

SECRETARY
George Bragg, Jr.

DIRECTORS

George Bragg, Jr.
Lynda K. Beck
James A. Del Buono
Charles A. Hamblet
Judith A. Leavitt

** Manager

HANOVER

HANOVER CREDIT UNION
P.O. BOX 916 - BUCK ROAD
HANOVER, NEW HAMPSHIRE 03755
TEL. 643-4214

(Year of Incorporation - 1951)

OFFICERS

PRESIDENT
Patricia A. Grenier

TREASURER
** Rosemary M. Spydell

VICE PRESIDENT
Terri C. Dudley

SECRETARY
Enrique H. Miyares, Jr.

DIRECTORS

Norman F. Chapman, Jr.

Mildred E. Lambert

William A. Moore

William E. Tansey

KEENE

M P B EMPLOYEES' CREDIT UNION
P.O. BOX 547
KEENE, NEW HAMPSHIRE 03431
TEL. 352-0310 EXT. 450

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Ralph E. Robbins

SECRETARY
Robert A. Candello

VICE PRESIDENT
Ronald H. Starkey

TREASURER
** Cora M. Fuller

DIRECTORS

Robert A. Candello
Donald R. Duston
Cora M. Fuller
Frank A. Lincoln
Ralph E. Robbins
Ronald H. Starkey
William F. Thomas

** Manager

KEENE

MONADNOCK CREDIT UNION
P.O. BOX 584 - 800 PARK AVENUE
KEENE, NEW HAMPSHIRE 03431-9989
TEL. 352-0475

(Year of Incorporation - 1960)

OFFICERS

PRESIDENT
Donald T. Anderson

TREASURER
** Eileen A. Hagenow

VICE PRESIDENT
Elise A. Aldrich

CLERK
John L. Barry, III

DIRECTORS

Elise A. Aldrich
Donald T. Anderson
John L. Barry, III
Stephen A. Downey
Eileen A. Hagenow
J. Rogers Howard
Allen A. Leach
Susan E. Leach
Robert H. Ross

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
P.O. BUILDING - 33 CHURCH STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-6271

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Ralph L. Bissonnette

TREASURER
** Howard E. Banfill

VICE PRESIDENT
James Johnson

SECRETARY
Alexander A. Morin

DIRECTORS

Howard E. Banfill
Ralph L. Bissonnette
Suzanne Greeley
James Johnson
Alexander A. Morin

** Manager

LEBANON

SBB EMPLOYEES' CREDIT UNION
HIGHWAY 4
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-3000, EXT. 217

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Robert R. Bachand

VICE PRESIDENT	TREASURER
Thomas G. Hunt	** Beverly J. Ibey

DIRECTORS

Robert R. Bachand
John P. Carr
Gail E. Darling
Thomas G. Hunt
Beverly J. Ibey
Leon J. Tremblay

MANCHESTER

CATHEDRAL PARISH CREDIT UNION
554 UNION STREET
MANCHESTER, NEW HAMPSHIRE 03104
TEL. 668-2722

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Elizabeth A. Merritt

VICE PRESIDENT	TREASURER
Robert L. Stanton	** Chester C. Raymond

DIRECTORS

Wilfred G. Boucher
Elizabeth A. Merritt
Charles C. Pace, Jr.
Chester C. Raymond
Robert L. Stanton
Robert M. Walsh
Vincent A. Wenners

** Manager

MANCHESTER

GRANITE STATE CREDIT UNION

P.O. BOX 6420 - 34 FIR STREET
MANCHESTER, NEW HAMPSHIRE 03108
TEL. 668-2221

(Year of Incorporation - 1945)

OFFICERS

CHAIRMAN OF THE BOARD
Pierre O. Caron

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** Denise L. Blanchette

VICE PRESIDENT
Bruce W. Wiggett

SECRETARY
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Denise L. Blanchette
Pierre O. Caron
Stewart Cohen
George Krasner
Robert Northridge
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Bruce W. Wiggett

** Manager

MANCHESTER

J.F. & ASSOCIATES CREDIT UNION

325 WILSON STREET
MANCHESTER, NEW HAMPSHIRE 03103
TEL. 622-4128

(Year of Incorporation - 1953)

OFFICERS

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VICE PRESIDENT
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SECRETARY/TREASURER
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Anthony H. Darling
Kenneth E. Hudson
Richard L. Lavoie
Mark W. Richardson
Ronald R. Szarek
William R. Trombly

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION

P.O. BOX 896 - 44 BRIDGE STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 622-8781

(Year of Incorporation - 1949)

OFFICERS

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TREASURER
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VICE PRESIDENT
G. Darcy Hart

SECRETARY
Virginia Doherty

DIRECTORS

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G. Darcy Hart
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Gilbert J. Moniz
Paul Plante
Diane S. Prew
Maurice Robidoux

** Manager

MANCHESTER

N.H. FOOD INDUSTRY CREDIT UNION

110 STARK STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-1544

(Year of Incorporation - 1974)

OFFICERS

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Ida Custeau

VICE PRESIDENT
Jospeh McCune

SECRETARY/TREASURER
** Wendy D. Garr

DIRECTORS

Paul Binette
Ida Custeau
John Dumais
Wendy D. Garr
Doris Kashulines
Arthur Labonville
Joseph McCune

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE

P.O. BOX 4444 - 955 GOFFSFALLS ROAD
MANCHESTER, NEW HAMPSHIRE 03108-4444
TEL. 625-9032

(Year of Incorporation - 1940)

OFFICERS

PRESIDENT
John E. Hynes

TREASURER
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VICE PRESIDENT
John K. McInnis

SECRETARY
Maureen R. Paradis

**(Alphonse A. Auclair)

DIRECTORS

Peter F. Hague
John E. Hynes
John K. McInnis
Rastus J. Moreland
Maureen R. Paradis

MANCHESTER

TELEPHONE CREDIT UNION OF NH

262 CHESTNUT STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-8181

(Year of Incorporation - 1921)

OFFICERS

PRESIDENT
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VICE PRESIDENT
Mary R. Burke

SECRETARY/TREASURER
Philip B. Mongan

DIRECTORS

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David C. Anderson
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Mary R. Burke
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Martin J. Fitzpatrick
Philip R. Hatfield
John N. Lanigan
Richard D. Mahoney
Thomas J. McCarthy
Philip B. Mongan
Timothy P. Mullen
Charles B. Murray
John M. O'Connor
Richard T. Sweeney

** Manager

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION
35 AMHERST STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 668-4321, EXT. 510

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
John R. Hilchey

VICE PRESIDENT
Joseph W. Loiselle

ASS'T. TREASURER
Wendy L. Caswell

TREASURER
** John F. Smith

SECRETARY/CLERK
Margaret L. Griffiths

DIRECTORS

Wendy L. Caswell
Margaret L. Griffiths
John R. Hilchey
Joseph W. Loiselle
John F. Smith

NASHUA

GATEWAY CREDIT UNION
14 SPRUCE STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 889-6964

(Year of Incorporation - 1961)

OFFICERS

PRESIDENT
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TREASURER
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VICE PRESIDENT
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SECRETARY
Paul E. Pelletier

DIRECTORS

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Roger L. Chantal
Cardin L. Corbit
Marc L. Filipowicz
Lawrence F. MacIntyre
Elwin E. McCoy
David N. Parker
Paul E. Pelletier
William P. Wolfe

** Manager

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION

19 ELM STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 882-6906

(Year of Incorporation - 1957)

OFFICERS

PRESIDENT
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TREASURER
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VICE PRESIDENT
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SECRETARY
Virginia M. Hallisey

**(James M. Flynn)

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Donald J. Gross
Virginia M. Hallisey
Leslie A. Lambert
Philip J. McLaughlin
Normand L. Paquette
Lorraine Sander
William R. Shuman

NASHUA

ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION

172 KINSLEY STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 882-3000, EXT. 3690

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
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TREASURER
Natalie S. Undercofler

VICE PRESIDENT
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SECRETARY
Kathleen F. Hansbury

**(Roger W. Cote)

DIRECTORS

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Heidi K. George
Kathleen F. Hansbury
Janet M. Johnson
Richard J. Plamondon
Christine M. Roy
Natalie S. Undercofler

** Manager

NASHUA

SPRAGUE-NASHUA CREDIT UNION
89 FACTORY STREET EXTENSION
NASHUA, NEW HAMPSHIRE 03060
TEL. 883-5544

(Year of Incorporation - 1949)

OFFICERS

PRESIDENT
** Camille E. Dionne

VICE PRESIDENT
Paul R. Moriarty

TREASURER
Rafael U. Skinner

SECRETARY
Lauren B. Parr

DIRECTORS

Camille E. Dionne
Albert J. Gosselin
Paul R. Moriarty
Roseann B. Parnagian
Lauren B. Parr
Rafael U. Skinner

NEWINGTON

NEWCO CREDIT UNION
P.O. BOX 479 - C/O SIMPLEX WIRE & CABLE COMPANY
NEWINGTON, NEW HAMPSHIRE 03801
TEL. 436-6100, EXT. 284

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Stephen N. Anctil

VICE PRESIDENT
Arthur W. Peverly

TREASURER
David W. Van Rossum

CLERK
** Regina R. Brake

DIRECTORS

Maurice S. Aiken
Stephen N. Anctil
Regina R. Brake
Arthur W. Peverly
Hubert L. Strickland
David W. Van Rossum
Shirley V. Winn

** Manager

ORFORD

EQUITY EMPLOYEES CREDIT UNION
MAIN STREET - C/O EQUITY PUBLISHING CORP.
ORFORD, NEW HAMPSHIRE 03777
TEL. 353-4351

(Year of Incorporation - 1966)

OFFICERS

PRESIDENT
Juanita A. Schwarz

VICE PRESIDENT
Irene F. Gulley

ASS'T. TREASURER
Milton G. Bedell, Jr.

TREASURER
Shureen B. Tullar

SECRETARY
** Enrique H. Miyares, Jr.

DIRECTORS

Milton G. Bedell, Jr.
Irene F. Gulley
Enrique H. Miyares, Jr.
Juanita A. Schwarz
Shureen B. Tullar

PETERBOROUGH

AWANE CREDIT UNION
P.O. BOX 838 - 76 MAIN STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-9654

(Year of Incorporation - 1975)

OFFICERS

PRESIDENT
Michael S. Soule

VICE PRESIDENT
Richard T. Healy

TREASURER
** Ronald L. Roucoulet

DIRECTORS

Yvonne K. Brissenden
Richard T. Healy
Wendy A. Peters
Ronald L. Roucoulet
Michael S. Soule

** Manager

ROCHESTER

HOLY ROSARY CREDIT UNION
19 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-6840

(Year of Incorporation - 1962)

OFFICERS

CHAIRMAN OF THE BOARD
Richard J. Sylvain

VICE CHAIRMAN
Andre J. Therrien

SECRETARY
Lucien A. Gagne

TREASURER
Lin P. Bergeron

**(Raymond H. Coultas)

DIRECTORS

Paul E. Auger
Lin P. Bergeron
Robert J. Bouchard
Lucien A. Gagne
Arthur W. Hoover
Normand J. Labrecque
Roger T. Levesque
Richard J. Sylvain
Andre J. Therrien

** Manager

SANDOWN

WRG CREDIT UNION
260 MAIN STREET
SANDOWN, NEW HAMPSHIRE 03873
TEL. 382-5272

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
John A. Burnett, Jr.

TREASURER
** Lloyd A. Lessard

VICE PRESIDENT
Alfred Ellyson

SECRETARY
Mary P. Smith

DIRECTORS

John A. Burnett, Jr.
Alfred Ellyson
Lloyd A. Lessard
June R. Lisofsky
Mary P. Smith

SOMERSWORTH

SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION
130 MAIN STREET
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-5620

(Year of Incorporation - 1955)

OFFICERS

PRESIDENT
Marilyn M. O'Brien

VICE PRESIDENT
Edward W. Elkinson

TREASURER
Michael J. Warburton

SECRETARY
Claudette M. Plante

**(Karen A. Harmansky)

DIRECTORS

Dale M. Bickford
George W. Clement
Edward W. Elkinson
George R. Filiau
Russell D. Newell, Jr.
Marilyn M. O'Brien
Claudette M. Plante
Roland J. Provost
Michael J. Warburton

SUNCOOK

CENTRAL CREDIT UNION
12 D.W. HIGHWAY
SUNCOOK, NEW HAMPSHIRE 03275
TEL. 485-9052

(Year of Incorporation - 1955)

OFFICERS

CHAIRMAN OF THE BOARD
George P. Guertin

VICE CHAIRMAN
William P. Raymond

PRESIDENT/TREASURER
** Arthur T. Gaumont

CLERK
Madeline R. Hartford

DIRECTORS

Henry P. Auger
Arthur T. Gaumont
George P. Guertin
Madeline R. Hartford
Louis P. Plante
William P. Raymond
Floyd B. Severance

** Manager

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

GENERAL INFORMATION

STATEMENT OF CONDITION

(rounded to the nearest dollar)

		BERLIN	BERLIN	BRISTOL	
		L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	IPC EMPLOYEES CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$559,314	$196,955	$28,049	1.
2.	Time and savings balances (maturing 1 year of less)	2,586,543	2,477,585	514,288	2.
3.	ICU funds and other overnight deposits	1,878			3.
4.	Time balances (maturing in excess of 1 year)		1,841,710	152,655	4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities		5,116,447		6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments		6,792,673		8.
9.	Real estate loans	4,987,605	7,260,060	249,440	9.
10.	Other loans	3,807,621	9,370,561	1,211,080	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	414,661	169,000		12.
13.	Other fixed assets (net)	20,783	72,000	9,935	13.
14.	Other assets	106,857	202,445	20,786	14.
15.	Total Assets	$12,485,262	$33,499,436	$2,186,233	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$11,122,236	$26,998,037	$1,956,073	16.
17.	Notes payable				17.
18.	Other funds borrowed				18.
19.	Other liabilities	75,667			19.
20.	Total liabilities	11,197,903	26,998,037	1,956,073	20.
21.	Statutory reserve (RSA 394-B:49)	771,000	3,700,000	171,523	21.
22.	Net undivided profits	516,359	1,457,984	37,474	22.
23.	Other reserves		1,343,415	21,163	23.
24.	Total surplus funds	1,287,359	6,501,399	230,160	24.
25.	Total liabilities and surplus funds	$12,485,262	$33,499,436	$2,186,233	25.
	GENERAL INFORMATION				
26.	Surety coverage	1,000,000	3,000,000	1,000,000	26.
27.	Number of members	3,212	5,642	1,968	27.

	STATEMENT OF CONDITION (rounded to the nearest dollar)	CONCORD CONCORD POSTAL CREDIT UNION	DOVER K. P. CREDIT UNION	EXETER P E A CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$38,924	$13,033	$110,681	1.
2.	Time and savings balances (maturing 1 year of less)	339,692	470,332	684,044	2.
3.	ICU funds and other overnight deposits			418,826	3.
4.	Time balances (maturing in excess of 1 year)	109,115	161,023		4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities				6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments			751,006	8.
9.	Real estate loans		42,283	882,548	9.
10.	Other loans	839,095	948,747	1,477,402	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)				12.
13.	Other fixed assets (net)		981	1,170	13.
14.	Other assets	7,533	15,293	19,400	14.
15.	Total Assets	$1,334,359	$1,651,692	$4,345,077	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$1,188,538	$1,495,515	$3,949,344	16.
17.	Notes payable		99,000		17.
18.	Other funds borrowed				18.
19.	Other liabilities		1,173	74,297	19.
20.	Total liabilities	1,188,538	1,595,688	4,023,641	20.
21.	Statutory reserve (RSA 394-B:49)	59,578	41,737	182,452	21.
22.	Net undivided profits	83,225	14,267	64,213	22.
23.	Other reserves	3,018		74,771	23.
24.	Total surplus funds	145,821	56,004	321,436	24.
25.	Total liabilities and surplus funds	$1,334,359	$1,651,692	$4,345,077	25.
	GENERAL INFORMATION				
26.	Surety coverage	1,000,000	1,000,000	1,000,000	26.
27.	Number of members	347	883	1,130	27.

STATEMENT OF CONDITION

(rounded to the nearest dollar)

		HANOVER	KEENE	KEENE	
		HANOVER CREDIT UNION	M P B EPLOYEES' CREDIT UNION	MONADNOCK CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$62,331	$283,744	$3,293	1.
2.	Time and savings balances (maturing 1 year of less)	608,914	2,123,482	641,215	2.
3.	ICU funds and other overnight deposits	77	61,353	116	3.
4.	Time balances (maturing in excess of 1 year)		99,000		4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities				6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments		90,304		8.
9.	Real estate loans	118,680	1,210,985	94,889	9.
10.	Other loans	1,966,949	2,404,305	6,275,732	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)				12.
13.	Other fixed assets (net)	8,668	61,293	62,611	13.
14.	Other assets	28,020	67,968	114,505	14.
15.	Total Assets	$2,793,639	$6,402,434	$7,192,361	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$2,674,069	$5,965,275	$6,886,763	16.
17.	Notes payable				17.
18.	Other funds borrowed				18.
19.	Other liabilities	14,121	31,825	44,850	19.
20.	Total liabilities	2,688,190	5,997,100	6,931,613	20.
21.	Statutory reserve (RSA 394-B:49)	84,796	222,335	221,160	21.
22.	Net undivided profits	13,338	24,977	28,190	22.
23.	Other reserves	7,315	158,022	11,398	23.
24.	Total surplus funds	105,449	405,334	260,748	24.
25.	Total liabilities and surplus funds	$2,793,639	$6,402,434	$7,192,361	25.
	GENERAL INFORMATION				
26.	Surety coverage	1,000,000	2,000,000	1,000,000	26.
27.	Number of members	2,56[illegible]	2,573	6,235	27.

	STATEMENT OF CONDITION (rounded to the nearest dollar)	LACONIA	LEBANON	MANCHESTER	
		BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	CATHEDRAL PARISH CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$6,131	$46,778	$3,100	1.
2.	Time and savings balances (maturing 1 year of less)	43,063		3,213,676	2.
3.	ICU funds and other overnight deposits				3.
4.	Time balances (maturing in excess of 1 year)			1,023,219	4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities		500,000		6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments		262,000		8.
9.	Real estate loans	19,590	540,249	7,056,029	9.
10.	Other loans	275,847	2,111,847	2,998,592	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)				12.
13.	Other fixed assets (net)		1,278	91,122	13.
14.	Other assets	2,838	30,288	104,487	14.
15.	Total Assets	$347,469	$3,492,440	$14,490,225	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$286,678	$3,255,636	$13,736,970	16.
17.	Notes payable				17.
18.	Other funds borrowed				18.
19.	Other liabilities			101,606	19.
20.	Total liabilities	286,678	3,255,636	13,838,576	20.
21.	Statutory reserve (RSA 394-B:49)	31,858	118,905	197,999	21.
22.	Net undivided profits	19,933	85,891	453,650	22.
23.	Other reserves	9,000	32,008		23.
24.	Total surplus funds	60,791	236,804	651,649	24.
25.	Total liabilities and surplus funds	$347,469	$3,492,440	$14,490,225	25.
	GENERAL INFORMATION				
26.	Surety coverage	400,000	1,000,000	1,000,000	26.
27.	Number of members	146	1,381	2,725	27.

	STATEMENT OF CONDITION (rounded to the nearest dollar)	MANCHESTER	MANCHESTER	MANCHESTER	
		GRANITE STATE CREDIT UNION	J.F. & ASSOCIATES CREDIT UNION	MANCHESTER MUNICIPAL EMPLOYEES C.U.	
	ASSETS				
1.	Cash and demand balances	$180,237	$136,756	$112,120	1.
2.	Time and savings balances (maturing 1 year of less)	12,063,129	1,069,243	6,482,325	2.
3.	ICU funds and other overnight deposits	600,000			3.
4.	Time balances (maturing in excess of 1 year)	892,000			4.
5.	U. S. Government obligations	2,547,482			5.
6.	Federal Agency securities	5,193,645		24,184	6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments				8.
9.	Real estate loans	19,584,284	560,885	14,741,508	9.
10.	Other loans	6,480,232	4,754,543	9,520,635	10.
11.	LESS: Allowance for loan losses	0	0	55,083	11.
12.	Land and buildings (net)		36,802	384,597	12.
13.	Other fixed assets (net)	150,451	34,484	123,342	13.
14.	Other assets	446,683	56,090	994,732	14.
15.	Total Assets	$48,138,143	$6,648,803	$32,328,360	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$44,535,561	$5,586,331	$29,498,534	16.
17.	Notes payable		849,525		17.
18.	Other funds borrowed				18.
19.	Other liabilities	7,042	2,396	418,002	19.
20.	Total liabilities	44,542,603	6,438,252	29,916,536	20.
21.	Statutory reserve (RSA 394-B:49)	931,225	165,139	968,432	21.
22.	Net undivided profits	2,664,315	45,412	1,443,392	22.
23.	Other reserves				23.
24.	Total surplus funds	3,595,540	210,551	2,411,824	24.
25.	Total liabilities and surplus funds	$48,138,143	$6,648,803	$32,328,360	25.
	GENERAL INFORMATION				
26.	Surety coverage	2,000,000	1,000,000	3,000,000	26.
27.	Number of members	8,504	4,387	6,439	27.

	STATEMENT OF CONDITION (rounded to the nearest dollar)	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES CREDIT UNION OF N.H.	MANCHESTER TELEPHONE CREDIT UNION OF NH	
	ASSETS				
1.	Cash and demand balances		$50	$35,887	1.
2.	Time and savings balances (maturing 1 year of less)	393,033	2,714,339	6,036,631	2.
3.	ICU funds and other overnight deposits				3.
4.	Time balances (maturing in excess of 1 year)				4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities		40,973	18,636,454	6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments	100,000		34,829	8.
9.	Real estate loans	131,300	436,440	42,918,060	9.
10.	Other loans	630,197	7,719,058	13,965,840	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)			195,272	12.
13.	Other fixed assets (net)	6,778		218,616	13.
14.	Other assets	11,468	83,742	554,865	14.
15.	Total Assets	$1,272,776	$10,994,602	$82,596,454	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$1,194,896	$10,219,973	$74,887,024	16.
17.	Notes payable			1,448,269	17.
18.	Other funds borrowed				18.
19.	Other liabilities	3,585	7,802	7,953	19.
20.	Total liabilities	1,198,481	10,227,775	76,343,246	20.
21.	Statutory reserve (RSA 394-B:49)	46,363	489,404	3,093,319	21.
22.	Net undivided profits	27,932	277,423	3,159,889	22.
23.	Other reserves				23.
24.	Total surplus funds	74,295	766,827	6,253,208	24.
25.	Total liabilities and surplus funds	$1,272,776	$10,994,602	$82,596,454	25.
	GENERAL INFORMATION				
26.	Surety coverage	1,000,000	1,000,000	3,000,000	26.
27.	Number of members	2,700	3,151	6,788	27.

	STATEMENT OF CONDITION (rounded to the nearest dollar)	MANCHESTER	NASHUA	NASHUA	
		UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	
	ASSETS				
1.	Cash and demand balances		$328,863	$330,328	1.
2.	Time and savings balances (maturing 1 year of less)	705,404	1,187,042	3,100,901	2.
3.	ICU funds and other overnight deposits		5,283	651,724	3.
4.	Time balances (maturing in excess of 1 year)				4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities				6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments	50,000		504,193	8.
9.	Real estate loans		3,657,981		9.
10.	Other loans	1,334,025	6,023,728	3,797,583	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)		251,257	158,175	12.
13.	Other fixed assets (net)	10,755	19,244	45,742	13.
14.	Other assets	18,314	112,296	74,123	14.
15.	Total Assets	$2,118,498	$11,585,694	$8,662,769	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$1,846,238	$10,178,659	$7,841,549	16.
17.	Notes payable		765,316		17.
18.	Other funds borrowed				18.
19.	Other liabilities	465	3,391	8,196	19.
20.	Total liabilities	1,846,703	10,947,366	7,849,745	20.
21.	Statutory reserve (RSA 394-B:49)	186,712	374,518	234,858	21.
22.	Net undivided profits	85,083	263,810	178,166	22.
23.	Other reserves			400,000	23.
24.	Total surplus funds	271,795	638,328	813,024	24.
25.	Total liabilities and surplus funds	$2,118,498	$11,585,694	$8,662,769	25.
	GENERAL INFORMATION				
26.	Surety coverage	1,000,000	1,000,000	1,000,000	26.
27.	Number of members	527	6,875	4,506	27.

	STATEMENT OF CONDITION (rounded to the nearest dollar)	NASHUA ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NASHUA SPRAGUE-NASHUA CREDIT UNION	NEWINGTON NEWCO CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$76,767	$103,580	$20,717	1.
2.	Time and savings balances (maturing 1 year of less)	173,555	1,049,434	48,605	2.
3.	ICU funds and other overnight deposits		5,280		3.
4.	Time balances (maturing in excess of 1 year)				4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities		48,116		6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments		1,351,300		8.
9.	Real estate loans				9.
10.	Other loans	816,598	784,744	473,609	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)				12.
13.	Other fixed assets (net)	3,056		4,504	13.
14.	Other assets	8,898	23,823	4,049	14.
15.	Total Assets	$1,078,874	$3,366,277	$551,484	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$922,887	$3,153,072	$406,666	16.
17.	Notes payable				17.
18.	Other funds borrowed				18.
19.	Other liabilities	11,690	3,328	1,230	19.
20.	Total liabilities	934,577	3,156,400	407,896	20.
21.	Statutory reserve (RSA 394-B:49)	51,247	162,758	86,929	21.
22.	Net undivided profits	93,050	47,119	56,659	22.
23.	Other reserves				23.
24.	Total surplus funds	144,297	209,877	143,588	24.
25.	Total liabilities and surplus funds	$1,078,874	$3,366,277	$551,484	25.
	GENERAL INFORMATION				
26.	Surety coverage	1,000,000	1,000,000	551,484	26.
27.	Number of members	782	764	646	27.

	STATEMENT OF CONDITION (rounded to the nearest dollar)	ORFORD EQUITY EMPLOYEES CREDIT UNION	PETERBOROUGH AWANE CREDIT UNION	ROCHESTER HOLY ROSARY CREDIT UNION	
	ASSETS				
1.	Cash and demand balances			$392,205	1.
2.	Time and savings balances (maturing 1 year of less)	31,344	2,609,089	1,643,168	2.
3.	ICU funds and other overnight deposits	5,028		1,704	3.
4.	Time balances (maturing in excess of 1 year)				4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities				6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments				8.
9.	Real estate loans		6,805,698	16,116,121	9.
10.	Other loans	15,716	2,176,126	2,907,631	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)		280,000	163,742	12.
13.	Other fixed assets (net)		25,489	89,252	13.
14.	Other assets		53,448	266,456	14.
15.	Total Assets	$52,088	$11,949,850	$21,580,279	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$38,679	$10,932,805	$20,746,774	16.
17.	Notes payable				17.
18.	Other funds borrowed				18.
19.	Other liabilities		1,722	21,628	19.
20.	Total liabilities	38,679	10,934,527	20,768,402	20.
21.	Statutory reserve (RSA 394-B:49)	4,211	514,989	474,294	21.
22.	Net undivided profits	9,198	500,334	318,350	22.
23.	Other reserves			19,233	23.
24.	Total surplus funds	13,409	1,015,323	811,877	24.
25.	Total liabilities and surplus funds	$52,088	$11,949,850	$21,580,279	25.
	GENERAL INFORMATION				
26.	Surety coverage	1,000,000	1,000,000	3,000,000	26.
27.	Number of members	53	1,880	4,092	27.

	STATEMENT OF CONDITION	SANDOWN	SOMERSWORTH	SUNCOOK	
	(rounded to the nearest dollar)	WRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' C.U.	CENTRAL CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$7,377	$324,139	$180,667	1.
2.	Time and savings balances (maturing 1 year of less)	32,696	458,491	98,153	2.
3.	ICU funds and other overnight deposits			97,815	3.
4.	Time balances (maturing in excess of 1 year)			191,243	4.
5.	U. S. Government obligations				5.
6.	Federal Agency securities		236,456		6.
7.	Other bonds, notes and debentures				7.
8.	Mutual funds shares and other stock investments		409,251	438,973	8.
9.	Real estate loans			4,743,254	9.
10.	Other loans	13,241	3,535,857	1,318,912	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)				12.
13.	Other fixed assets (net)		99,799	24,410	13.
14.	Other assets		54,226	45,976	14.
15.	Total Assets	$53,314	$5,118,219	$7,139,403	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$47,120	$4,349,357	$6,843,429	16.
17.	Notes payable		225,623		17.
18.	Other funds borrowed				18.
19.	Other liabilities		33,628	677	19.
20.	Total liabilities	47,120	4,608,608	6,844,106	20.
21.	Statutory reserve (RSA 394-B:49)	3,449	349,971	140,387	21.
22.	Net undivided profits	2,745	113,976	154,910	22.
23.	Other reserves		45,664		23.
24.	Total surplus funds	6,194	509,611	295,297	24.
25.	Total liabilities and surplus funds	$53,314	$5,118,219	$7,139,403	25.
	GENERAL INFORMATION				
26.	Surety coverage	53,314	2,000,000	1,000,000	26.
27.	Number of members	80	1,880	1,139	27.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to the nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$942,365	$1,436,549	$163,933	(a)
(b)	LESS: Interest refunded	0		21,193	(b)
(c)	Interest on balances due from dep. institutions	201,698	330,486	54,813	(c)
(d)	Interest and dividend income on securities	5,835	1,436,344		(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	1,149,898	3,203,379	197,553	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	702,555	1,946,246	118,281	(a)
(b)	Interest on other borrowed money				(b)
(c)	Total interest expense	702,555	1,946,246	118,281	(c)
3.	Net interest income	447,343	1,257,133	79,272	3.
4.	Provision for or net actual loan losses	15,057	19,839	9,640	4.
5.	Non-interest income	15,837	15,806		5.
6.	Gains/(losses):				6.
(a)	On securities		(252,111)		(a)
(b)	Other		(36,319)		(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	155,943	180,614	28,672	(a)
(b)	Expense of premises (net)	35,554	24,784		(b)
(c)	Other	121,115	179,805	30,010	(c)
(d)	Total non-interest expense	312,612	385,203	58,682	(d)
8.	Net operating income	135,511	579,467	10,950	8.
9.	Entrance fees				9.
10.	Other additions/(deductions)				10.
11.	Net change for the period	$135,511	$579,467	$10,950	11.
12.	Surplus funds at beginning of the period	1,151,848	5,921,932	219,210	12.
13.	Surplus funds at end of the period	1,287,359	6,501,399	230,160	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to the nearest dollar)

		CONCORD	DOVER	EXETER	
		CONCORD POSTAL CREDIT UNION	K. P. CREDIT UNION	P E A CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$88,561	$117,284	$202,451	(a)
(b)	LESS: Interest refunded				(b)
(c)	Interest on balances due from dep. institutions	29,561	70,566	43,715	(c)
(d)	Interest and dividend income on securities			96,234	(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	118,122	187,850	342,400	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	95,498	99,255	250,744	(a)
(b)	Interest on other borrowed money		2,482		(b)
(c)	Total interest expense	95,498	101,737	250,744	(c)
3.	Net interest income	22,624	86,113	91,656	3.
4.	Provision for or net actual loan losses	2,865	1,573	4,397	4.
5.	Non-interest income	321	9,428	815	5.
6.	Gains/(losses):				6.
(a)	On securities			20,881	(a)
(b)	Other				(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	4,832	37,279	18,707	(a)
(b)	Expense of premises (net)			3,500	(b)
(c)	Other	13,865	31,927	20,366	(c)
(d)	Total non-interest expense	18,697	69,206	42,573	(d)
8.	Net operating income	1,383	24,762	66,382	8.
9.	Entrance fees	125		108	9.
10.	Other additions/(deductions)	9,292			10.
11.	Net change for the period	$10,800	$24,762	$66,490	11.
12.	Surplus funds at beginning of the period	135,021	31,242	254,946	12.
13.	Surplus funds at end of the period	145,821	56,004	321,436	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to the nearest dollar)

		HANOVER	KEENE	KEENE	
		HANOVER CREDIT UNION	M P B EMPLOYEES' CREDIT UNION	MONADNOCK CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$252,236	$482,846	$738,706	(a)
(b)	LESS: Interest refunded				(b)
(c)	Interest on balances due from dep. institutions	41,489	193,645	110,266	(c)
(d)	Interest and dividend income on securities	6	12,039		(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	293,731	688,530	848,972	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	151,687	367,817	377,251	(a)
(b)	Interest on other borrowed money	87		8,532	(b)
(c)	Total interest expense	151,774	367,817	385,783	(c)
3.	Net interest income	141,957	320,713	463,189	3.
4.	Provision for or net actual loan losses	23,314	26,051	27,747	4.
5.	Non-interest income	5,740	12,294	44,356	5.
6.	Gains/(losses):				6.
(a)	On securities		(9,907)		(a)
(b)	Other		(195)		(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	58,723	151,875	223,000	(a)
(b)	Expense of premises (net)	14,222	554	15,991	(b)
(c)	Other	60,098	125,062	175,852	(c)
(d)	Total non-interest expense	133,043	277,491	414,843	(d)
8.	Net operating income	(8,660)	19,363	64,955	8.
9.	Entrance fees				9.
10.	Other additions/(deductions)	(4,802)		16,122	10.
11.	Net change for the period	($13,462)	$19,363	$81,077	11.
12.	Surplus funds at beginning of the period	118,911	385,971	179,671	12.
13.	Surplus funds at end of the period	105,449	405,334	260,748	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to the nearest dollar)	LACONIA	LEBANON	MANCHESTER	
		BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	CATHEDRAL PARISH CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$38,914	$268,337	$901,667	(a)
(b)	LESS: Interest refunded	5,722			(b)
(c)	Interest on balances due from dep. institutions	3,121	62,999	510,332	(c)
(d)	Interest and dividend income on securities		35,635		(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	36,313	366,971	1,411,999	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	20,485	239,333	935,536	(a)
(b)	Interest on other borrowed money			10,583	(b)
(c)	Total interest expense	20,485	239,333	946,119	(c)
3.	Net interest income	15,828	127,638	465,880	3.
4.	Provision for or net actual loan losses	4,202	2	20,374	4.
5.	Non-interest income	25	12,694	3,079	5.
6.	Gains/(losses):				6.
(a)	On securities				(a)
(b)	Other				(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	4,153	54,034	75,571	(a)
(b)	Expense of premises (net)			14,893	(b)
(c)	Other	7,109	45,027	155,955	(c)
(d)	Total non-interest expense	11,262	99,061	246,419	(d)
8.	Net operating income	389	41,269	202,166	8.
9.	Entrance fees	1			9.
10.	Other additions/(deductions)				10.
11.	Net change for the period	$390	$41,269	$202,166	11.
12.	Surplus funds at beginning of the period	60,401	195,535	449,483	12.
13.	Surplus funds at end of the period	60,791	236,804	651,649	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to the nearest dollar)	MANCHESTER GRANITE STATE CREDIT UNION	MANCHESTER J.F. & ASSOCIATES CREDIT UNION	MANCHESTER MANCHESTER MUNICIPAL EMPLOYEES C.U.	
1. Interest income:				1.
(a) Interest and fees on loans	$2,526,362	$501,241	$2,394,978	(a)
(b) LESS: Interest refunded				(b)
(c) Interest on balances due from dep. institutions	936,549	130,073	673,013	(c)
(d) Interest and dividend income on securities	603,041		1,822	(d)
(e) Interest on federal funds sold or similar overnight investment	95,881			(e)
(f) Interest on loans to credit unions				(f)
(g) Other interest income				(g)
(h) Total interest income	4,161,833	631,314	3,069,813	(h)
2. Interest expense:				2.
(a) Interest/dividends on deposits/shares	2,765,318	360,002	1,792,191	(a)
(b) Interest on other borrowed money	1,745	11,020		(b)
(c) Total interest expense	2,767,063	371,022	1,792,191	(c)
3. Net interest income	1,394,770	260,292	1,277,622	3.
4. Provision for or net actual loan losses	8,311	11,979	60,000	4.
5. Non-interest income	13,740	9,870	54,971	5.
6. Gains/(losses):				6.
(a) On securities	67,620			(a)
(b) Other			40	(b)
7. Non-interest expense:				7.
(a) Salaries, wages, fees and benefits	508,509	128,518	417,144	(a)
(b) Expense of premises (net)	53,164	12,608	53,332	(b)
(c) Other	290,268	127,420	338,289	(c)
(d) Total non-interest expense	851,941	268,546	808,765	(d)
8. Net operating income	615,878	(10,363)	463,868	8.
9. Entrance fees				9.
10. Other additions/(deductions)				10.
11. Net change for the period	$615,878	($10,363)	$463,868	11.
12. Surplus funds at beginning of the period	2,979,662	220,914	1,947,956	12.
13. Surplus funds at end of the period	3,595,540	210,551	2,411,824	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to the nearest dollar)	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES CREDIT UNION OF N.H.	MANCHESTER TELEPHONE CREDIT UNION OF NH	
1.	Interest income:				1.
(a)	Interest and fees on loans	$96,808	$739,764	$4,932,396	(a)
(b)	LESS: Interest refunded				(b)
(c)	Interest on balances due from dep. institutions	22,328	249,906	792,696	(c)
(d)	Interest and dividend income on securities	22,138	2,984	1,753,525	(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	141,274	992,654	7,478,617	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	61,391	706,391	5,188,845	(a)
(b)	Interest on other borrowed money			16,141	(b)
(c)	Total interest expense	61,391	706,391	5,204,986	(c)
3.	Net interest income	79,883	286,263	2,273,631	3.
4.	Provision for or net actual loan losses	11,437	21,900	39,925	4.
5.	Non-interest income	424	16,937	19,008	5.
6.	Gains/(losses):				6.
(a)	On securities	(14,639)		268,156	(a)
(b)	Other	(2,245)			(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	43,473	81,813	391,358	(a)
(b)	Expense of premises (net)	8,898		87,374	(b)
(c)	Other	30,934	101,015	202,385	(c)
(d)	Total non-interest expense	83,305	182,828	681,117	(d)
8.	Net operating income	(31,319)	98,472	1,839,753	8.
9.	Entrance fees	441	71		9.
10.	Other additions/(deductions)				10.
11.	Net change for the period	($30,878)	$98,543	$1,839,753	11.
12.	Surplus funds at beginning of the period	105,173	668,284	4,413,455	12.
13.	Surplus funds at end of the period	74,295	766,827	6,253,208	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to the nearest dollar)

		MANCHESTER	NASHUA	NASHUA	
		UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$135,583	$938,131	$454,045	(a)
(b)	LESS: Interest refunded				(b)
(c)	Interest on balances due from dep. institutions	53,430	210,504	201,134	(c)
(d)	Interest and dividend income on securities	3,620	301	75,498	(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	192,633	1,148,936	730,677	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	121,962	652,053	443,155	(a)
(b)	Interest on other borrowed money	176	10,094		(b)
(c)	Total interest expense	122,138	662,147	443,155	(c)
3.	Net interest income	70,495	486,789	287,522	3.
4.	Provision for or net actual loan losses	7,706	23,560	20,785	4.
5.	Non-interest income		26,589	7,755	5.
6.	Gains/(losses):				6.
(a)	On securities				(a)
(b)	Other	(13,736)			(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	26,429	148,426	115,704	(a)
(b)	Expense of premises (net)	610	20,396	13,684	(b)
(c)	Other	30,853	148,719	101,724	(c)
(d)	Total non-interest expense	57,892	317,541	231,112	(d)
8.	Net operating income	(8,839)	172,277	43,380	8.
9.	Entrance fees		1,116	362	9.
10.	Other additions/(deductions)				10.
11.	Net change for the period	($8,839)	$173,393	$43,742	11.
12.	Surplus funds at beginning of the period	280,634	464,935	769,282	12.
13.	Surplus funds at end of the period	271,795	638,328	813,024	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to the nearest dollar)		NASHUA ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NASHUA SPRAGUE-NASHUA CREDIT UNION	NEWINGTON NEWCO CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$94,427	$90,240	$59,158	(a)
(b)	LESS: Interest refunded				(b)
(c)	Interest on balances due from dep. institutions	9,297	69,460	2,555	(c)
(d)	Interest and dividend income on securities		156,761		(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	103,724	316,461	61,713	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	47,268	233,317	22,105	(a)
(b)	Interest on other borrowed money				(b)
(c)	Total interest expense	47,268	233,317	22,105	(c)
3.	Net interest income	56,456	83,144	39,608	3.
4.	Provision for or net actual loan losses	9,891	282	4,713	4.
5.	Non-interest income	1,103	1,160	192	5.
6.	Gains/(losses):				6.
(a)	On securities				(a)
(b)	Other			22	(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	16,316	22,971	21,544	(a)
(b)	Expense of premises (net)			700	(b)
(c)	Other	16,937	37,604	15,505	(c)
(d)	Total non-interest expense	33,253	60,575	37,749	(d)
8.	Net operating income	14,415	23,447	(2,640)	8.
9.	Entrance fees	32	87		9.
10.	Other additions/(deductions)				10.
11.	Net change for the period	$14,447	$23,534	($2,640)	11.
12.	Surplus funds at beginning of the period	129,850	186,343	146,228	12.
13.	Surplus funds at end of the period	144,297	209,877	143,588	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to the nearest dollar)

		ORFORD	PETERBOROUGH	ROCHESTER	
		EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION	HOLY ROSARY CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$1,924	$722,245	$1,745,571	(a)
(b)	LESS: Interest refunded		13,924		(b)
(c)	Interest on balances due from dep. institutions	1,861	289,375	192,827	(c)
(d)	Interest and dividend income on securities	26		97	(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	3,811	997,696	1,938,495	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	2,186	624,813	1,275,083	(a)
(b)	Interest on other borrowed money			4,366	(b)
(c)	Total interest expense	2,186	624,813	1,279,449	(c)
3.	Net interest income	1,625	372,883	659,046	3.
4.	Provision for or net actual loan losses		1,200	4,600	4.
5.	Non-interest income		6,234	29,556	5.
6.	Gains/(losses):				6.
(a)	On securities				(a)
(b)	Other			92,990	(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits	50	147,199	231,073	(a)
(b)	Expense of premises (net)		4,857	25,849	(b)
(c)	Other	656	61,973	164,224	(c)
(d)	Total non-interest expense	706	214,029	421,146	(d)
8.	Net operating income	919	163,888	355,846	8.
9.	Entrance fees	2			9.
10.	Other additions/(deductions)				10.
11.	Net change for the period	$921	$163,888	$355,846	11.
12.	Surplus funds at beginning of the period	12,488	851,435	456,031	12.
13.	Surplus funds at end of the period	13,409	1,015,323	811,877	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to the nearest dollar)

		SANDOWN	SOMERSWORTH	SUNCOOK	
		WRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' C.U.	CENTRAL CREDIT UNION	
1.	Interest income:				1.
(a)	Interest and fees on loans	$2,621	$380,290	$521,784	(a)
(b)	LESS: Interest refunded				(b)
(c)	Interest on balances due from dep. institutions	1,560	45,971	39,331	(c)
(d)	Interest and dividend income on securities		56,504	46,305	(d)
(e)	Interest on federal funds sold or similar overnight investment				(e)
(f)	Interest on loans to credit unions				(f)
(g)	Other interest income				(g)
(h)	Total interest income	4,181	482,765	607,420	(h)
2.	Interest expense:				2.
(a)	Interest/dividends on deposits/shares	3,488	310,648	386,584	(a)
(b)	Interest on other borrowed money				(b)
(c)	Total interest expense	3,488	310,648	386,584	(c)
3.	Net interest income	693	172,117	220,836	3.
4.	Provision for or net actual loan losses		5,564	1,253	4.
5.	Non-interest income	25	9,187	14,222	5.
6.	Gains/(losses):				6.
(a)	On securities				(a)
(b)	Other				(b)
7.	Non-interest expense:				7.
(a)	Salaries, wages, fees and benefits		105,936	88,568	(a)
(b)	Expense of premises (net)			14,912	(b)
(c)	Other	856	84,581	56,964	(c)
(d)	Total non-interest expense	856	190,517	160,444	(d)
8.	Net operating income	(138)	(14,777)	73,361	8.
9.	Entrance fees	1			9.
10.	Other additions/(deductions)				10.
11.	Net change for the period	($137)	($14,777)	$73,361	11.
12.	Surplus funds at beginning of the period	6,331	524,388	221,936	12.
13.	Surplus funds at end of the period	6,194	509,611	295,297	13.

ST. MARY'S BANK
200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102
TEL. 669-4600

(Year of Incorporation - 1909)

BRANCHES

234 Elm Street, Manchester, NH 03101
Tel. 669-4600

545 D.W. Highway, Manchester, NH 03104
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Raymond A. Lessard

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* Gerald Robert
* Henry L. Roy

(Continued)

* Investment Committee Members
** Chief Executive Officer

ST. MARY'S BANK
200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE

STATEMENT OF CONDITION

(rounded to the nearest dollar)

ASSETS

1.	Cash and demand balances	$5,551,525	1.
2.	Time and savings balances (maturing 1 year of less)	1,034,494	2.
3.	ICU funds and other overnight deposits	6,450,000	3.
4.	Time balances (maturing in excess of 1 year)	0	4.
5.	U. S. Government obligations	4,114,510	5.
6.	Federal Agency securities	2,951,234	6.
7.	Other bonds, notes and debentures	10,577,867	7.
8.	Mutual funds shares and other stock investments	0	8.
9.	Real estate loans	160,081,130	9.
10.	Other loans	45,900,972	10.
11.	LESS: Allowance for loan losses	547,539	11.
12.	Land and buildings (net)	2,447,869	12.
13.	Other fixed assets (net)	1,505,649	13.
14.	Other assets	3,094,723	14.
15.	Total Assets	$243,162,434	15.

LIABILITIES AND SURPLUS FUNDS

16.	Shares/deposits	$229,603,387	16.
17.	Notes payable	1,250,000	17.
18.	Other funds borrowed		18.
19.	Other liabilities	1,630,448	19.
20.	Total liabilities	232,483,835	20.
21.	Statutory reserve (RSA 394-B:49)	8,400,000	21.
22.	Net undivided profits	2,278,599	22.
23.	Other reserves		23.
24.	Total surplus funds	10,678,599	24.
25.	Total liabilities and surplus funds	$243,162,434	25.

GENERAL INFORMATION

26.	Surety coverage	5,000,000	26.
27.	Number of members	32,239	27.

(Continued)

MANCHESTER

ST. MARY'S BANK
200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to the nearest dollar)

1.	Interest income:		1.
(a)	Interest and fees on loans	$20,517,949	(a)
(b)	LESS: Interest refunded		(b)
(c)	Interest on balances due from dep. institutions	268,358	(c)
(d)	Interest and dividend income on securities	1,658,822	(d)
(e)	Interest on federal funds sold or similar overnight investment	149,690	(e)
(f)	Interest on loans to credit unions		(f)
(g)	Other interest income		(g)
(h)	Total interest income	22,594,819	(h)
2.	Interest expense:		2.
(a)	Interest/dividends on deposits/shares	13,365,020	(a)
(b)	Interest on other borrowed money	119,996	(b)
(c)	Total interest expense	13,485,016	(c)
3.	Net interest income	9,109,803	3.
4.	Provision for or net actual loan losses	250,000	4.
5.	Non-interest income	427,684	5.
6.	Gains/(losses):		6.
(a)	On securities	86,876	(a)
(b)	Other	(246,698)	(b)
7.	Non-interest expense:		7.
(a)	Salaries, wages, fees and benefits	3,793,644	(a)
(b)	Expense of premises (net)	479,229	(b)
(c)	Other	1,981,700	(c)
(d)	Total non-interest expense	6,254,573	(d)
8.	Net operating income	2,873,092	8.
9.	Entrance fees		9.
10.	Other additions/(deductions)		10.
11.	Net change for the period	$2,873,092	11.
12.	Surplus funds at beginning of the period	7,805,507	12.
13.	Surplus funds at end of the period	10,678,599	13.

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS

NUMBER OF CREDIT UNIONS REPORTING: 31

DECEMBER 31, 1987

(rounded to the nearest dollar)

	ASSETS		% of Total Assets
1.	Cash and demand balances	$9,133,551	1.55%
2.	Time and savings balances (maturing 1 year of less)	54,633,910	9.28%
3.	ICU funds and other overnight deposits	8,299,084	1.41%
4.	Time balances (maturing in excess of 1 year)	4,469,965	0.76%
5.	U. S. Government obligations	6,661,992	1.13%
6.	Federal Agency securities	32,747,509	5.56%
7.	Other bonds, notes and debentures	10,577,867	1.80%
8.	Mutual funds shares and other stock investments	10,784,529	1.83%
9.	Real estate loans	292,239,019	49.65%
10.	Other loans	145,857,025	24.78%
11.	LESS: Allowance for loan losses	602,622	0.10%
12.	Land and buildings (net)	4,501,375	0.76%
13.	Other fixed assets (net)	2,691,412	0.46%
14.	Other assets	6,624,332	1.13%
15.	Total Assets	$588,618,948	100.00%

	LIABILITIES AND SURPLUS FUNDS		% of Liabilities and Surplus
16.	Shares/deposits	$542,348,075	92.14%
17.	Notes payable	4,637,733	0.79%
18.	Other funds borrowed		
19.	Other liabilities	2,506,722	0.43%
20.	Total liabilities	549,492,530	93.35%
21.	Statutory reserve (RSA 394-B:49)	22,481,548	3.82%
22.	Net undivided profits	14,519,863	2.47%
23.	Other reserves	2,125,007	0.36%
24.	Total surplus funds	39,126,418	6.65%
25.	Total liabilities and surplus funds	$588,618,948	100.00%

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES

CREDIT UNIONS

December 31, 1987

(rounded to the nearest dollar)

1.	Interest income:	
(a)	Interest and fees on loans	$42,489,366
(b)	LESS: Interest refunded	40,839
(c)	Interest on balances due from dep. institutions	5,842,919
(d)	Interest and dividend income on securities	5,967,537
(e)	Interest on federal funds sold or similar overnight investment	245,571
(f)	Interest on loans to credit unions	
(g)	Other interest income	
(h)	Total interest income	54,504,554
2.	Interest expense:	
(a)	Interest/dividends on deposits/shares	33,666,508
(b)	Interest on other borrowed money	185,222
(c)	Total interest expense	33,851,730
3.	Net interest income	20,652,824
4.	Provision for or net actual loan losses	638,167
5.	Non-interest income	759,052
6.	Gains/(losses):	
(a)	On securities	166,876
(b)	Other	(206,141)
7.	Non-interest expense:	
(a)	Salaries, wages, fees and benefits	7,282,078
(b)	Expense of premises (net)	885,111
(c)	Other	4,758,798
(d)	Total non-interest expense	12,925,987
8.	Net operating income	7,808,457
9.	Entrance fees	2,346
10.	Other additions/(deductions)	20,612
11.	Net change for the period	7,831,415
12.	Surplus funds at beginning of the period	31,295,003
13.	Surplus funds at end of the period	$39,126,418
		===============

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

GENERAL INFORMATION

CONCORD

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
C/O UPTON, SANDERS & SMITH, P.O. BOX 1109
CONCORD, NEW HAMPSHIRE 03302-1109
TEL. 224-7791

(Year of Incorporation - 1952)

OFFICERS

PRESIDENT
William M. Scranton

VICE PRESIDENTS
John C. Duffett
Thomas C. Tobey

TREASURER
Paul E. Ordway

ASSISTANT TREASURER
Herbert E. Little

SECRETARY
Edward J. Haseltine

ASSISTANT SECRETARY
Roy M. Malool

CLERK
Richard F. Upton

DIRECTORS

Joel J. Bedor
Robert M. Beyer, Jr.
J. Norton Cabell
Richard Carey
Lyman A. Cousens
Daniel J. Donahue
George A. Dorr, III
* John C. Duffett
W. Robert Felder
John T. Flanders
Russell F. Ingram
Robert C. McCray
Armand O. Milot

Mark Northridge
* Paul E. Ordway
Robert E. Paddock
Ted Papoutsy
Frederic Peyron
Wayne W. Presby, II
Charles F. Rutter
* William M. Scranton
Charles V. Sebring
Charles F. Sheridan, Jr.
Warren D. Thompson
* Thomas C. Tobey
William C. Walker

(Continued)

* Investment Committee Members
** Manager

CONCORD

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
C/O UPTON, SANDERS & SMITH, P.O. BOX 1109
CONCORD, NEW HAMPSHIRE 03302-1109

STATEMENT OF CONDITION

(Rounded to nearest dollar)

ASSETS

CURRENT ASSETS:	
Cash	$162,737
Investments	400,000
Accounts receivable	17,053
Accrued interest receivable	24,218
Prepaid expenses	574
Loans receivable	866,450
Debt securities	302,500
Investment in capital stock of SBC's	99,500
Organization costs	1,352
TOTAL ASSETS	$1,874,384

LIABILITY AND STOCKHOLDERS' EQUITY

LIABILITIES:	
Notes payable	$4,137,507
Deferred liability	18,638
TOTAL LIABILITIES	4,156,145

STOCKHOLDERS' DEFICIT

CAPITAL STOCK (1,254 shares outstanding)	125,400
DONATED CAPITAL	3,000
RETAINED EARNINGS (DEFICIT)	(2,410,161)
TOTAL STOCKHOLDERS' DEFICIT	(2,281,761)
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$1,874,384

(Continued)

CONCORD

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
C/O UPTON, SANDERS & SMITH, P.O. BOX 1109
CONCORD, NEW HAMPSHIRE 03302-1109

CONSOLIDATING STATEMENT OF INCOME AND ACCUMULATED DEFICIT

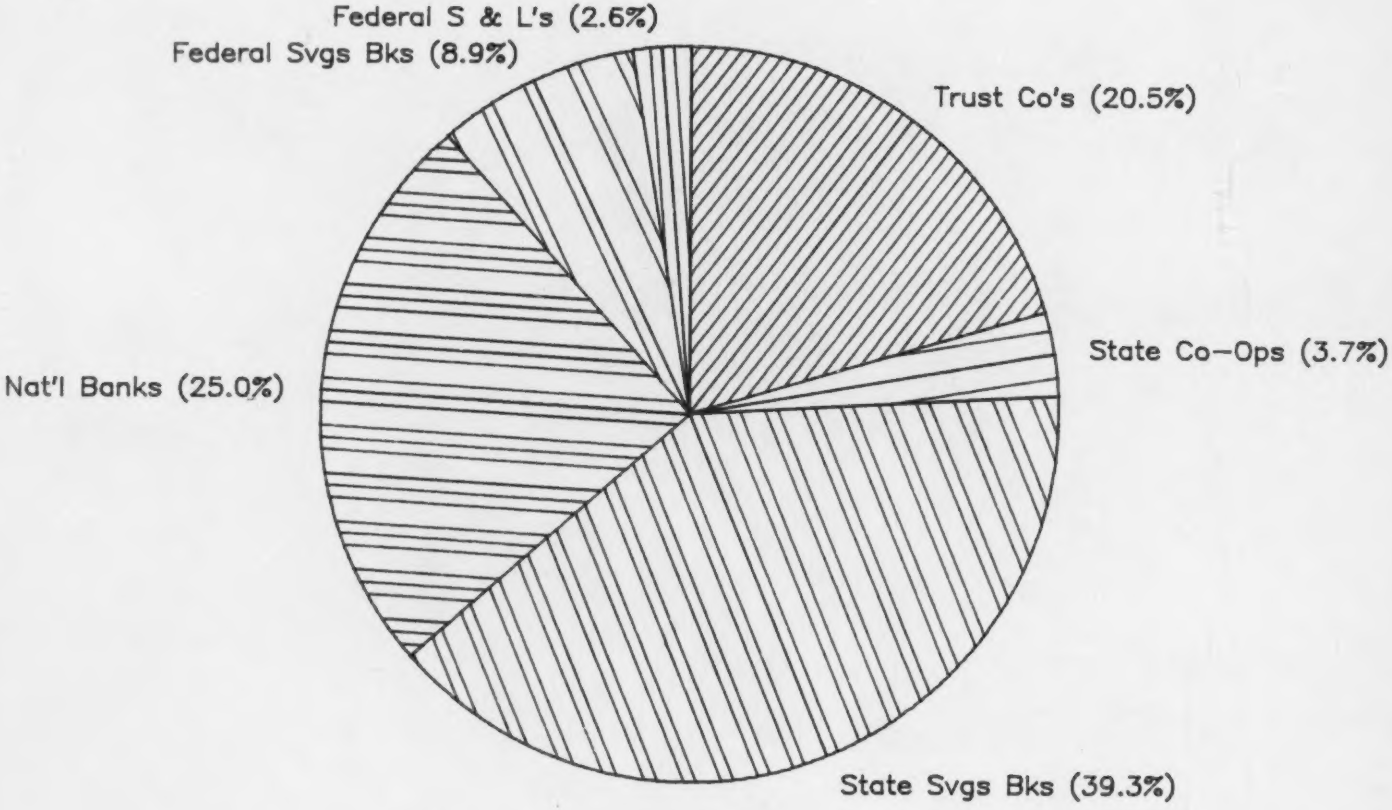
(Rounded to nearest dollar)

INCOME:		
Interest on loans receivable	$102,132	
Interest on debt securities	16,484	
Interest on investments	25,363	
Management fees	7,125	
Rental income	684	
Miscellaneous	329	
Total Operating Earnings		$152,117
OPERATING EXPENSES		(82,670)
NET OPERATING LOSS		69,447
OTHER INCOME:		
Loss on sale of investment	(2,894)	
Equipment rental	(2,000)	
Increase in depreciation in business investments	(253,000)	
Recovery items	47,153	
Gain on sale of assets	34,701	
Organization expense	(1,352)	
Uncollectible loans	(169,161)	
Total Other Income		(346,553)
NET INCOME		(277,106)
TOTAL CAPITAL:		
Balance, January 1, 1987		($2,133,055)
Net Income		($277,106)
Balance, December 31, 1987		($2,410,161)
		===============

GRAPHIC TRENDS

ASSET DISTRIBUTION

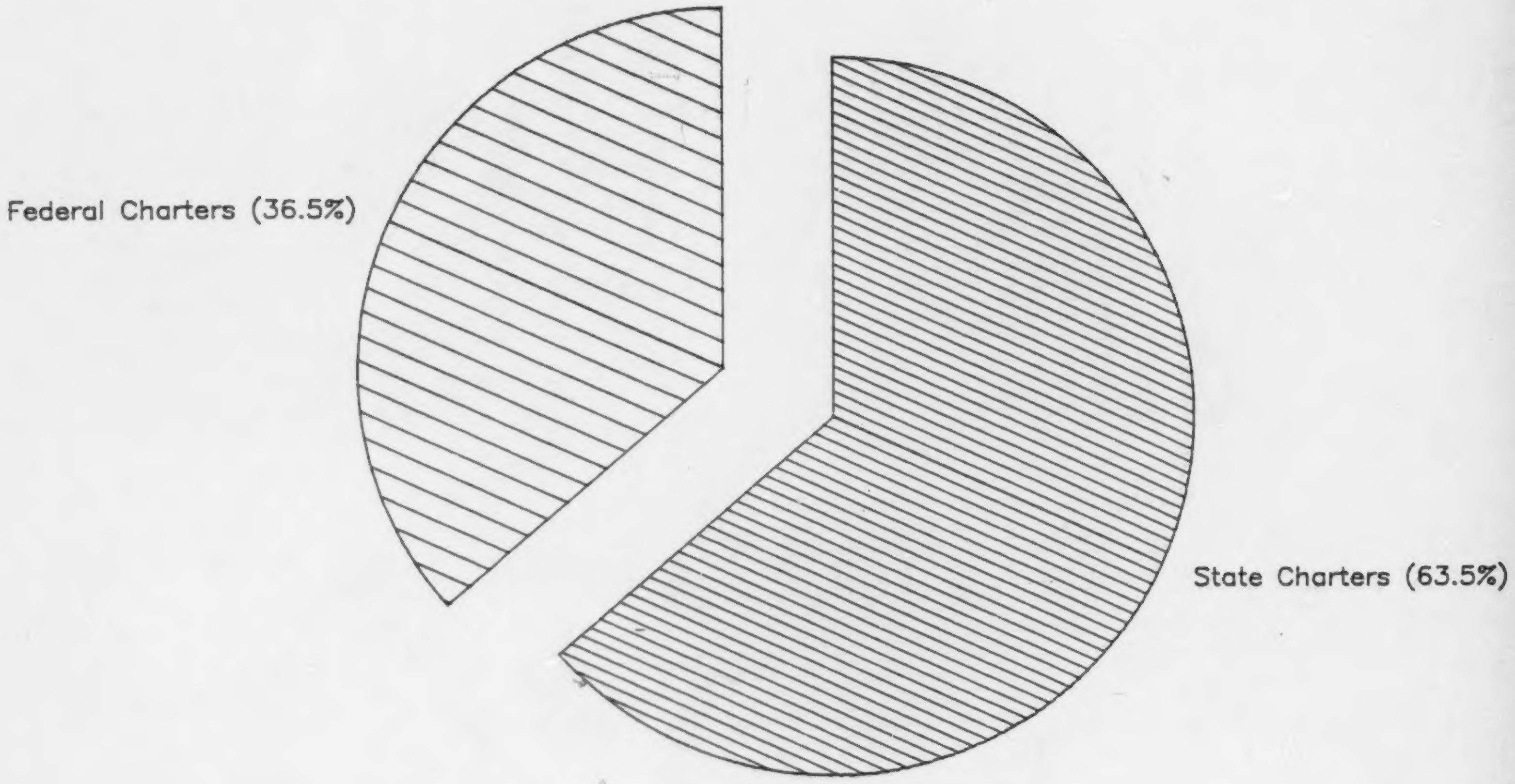
December 31, 1987



Source: Call Reports of State of New Hampshire Banking Department, F.D.I.C. and F.S.L.I.C.

BANKING ASSETS BY CHARTERS

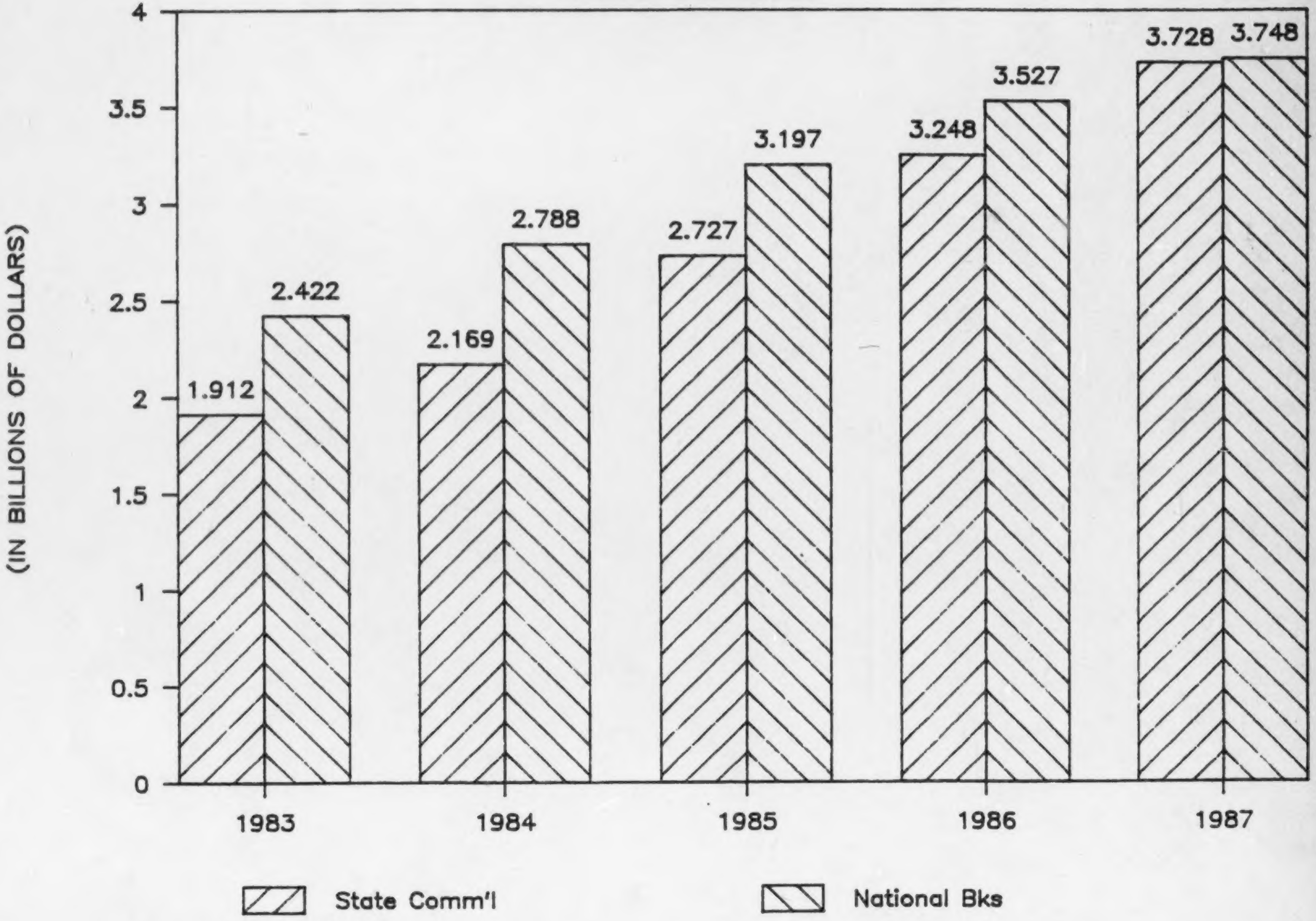
DECEMBER 31, 1987



Source: Call Reports of State of New Hampshire Banking Department,
F.D.I.C. and F.S.L.I.C.

COMMERCIAL BANKS

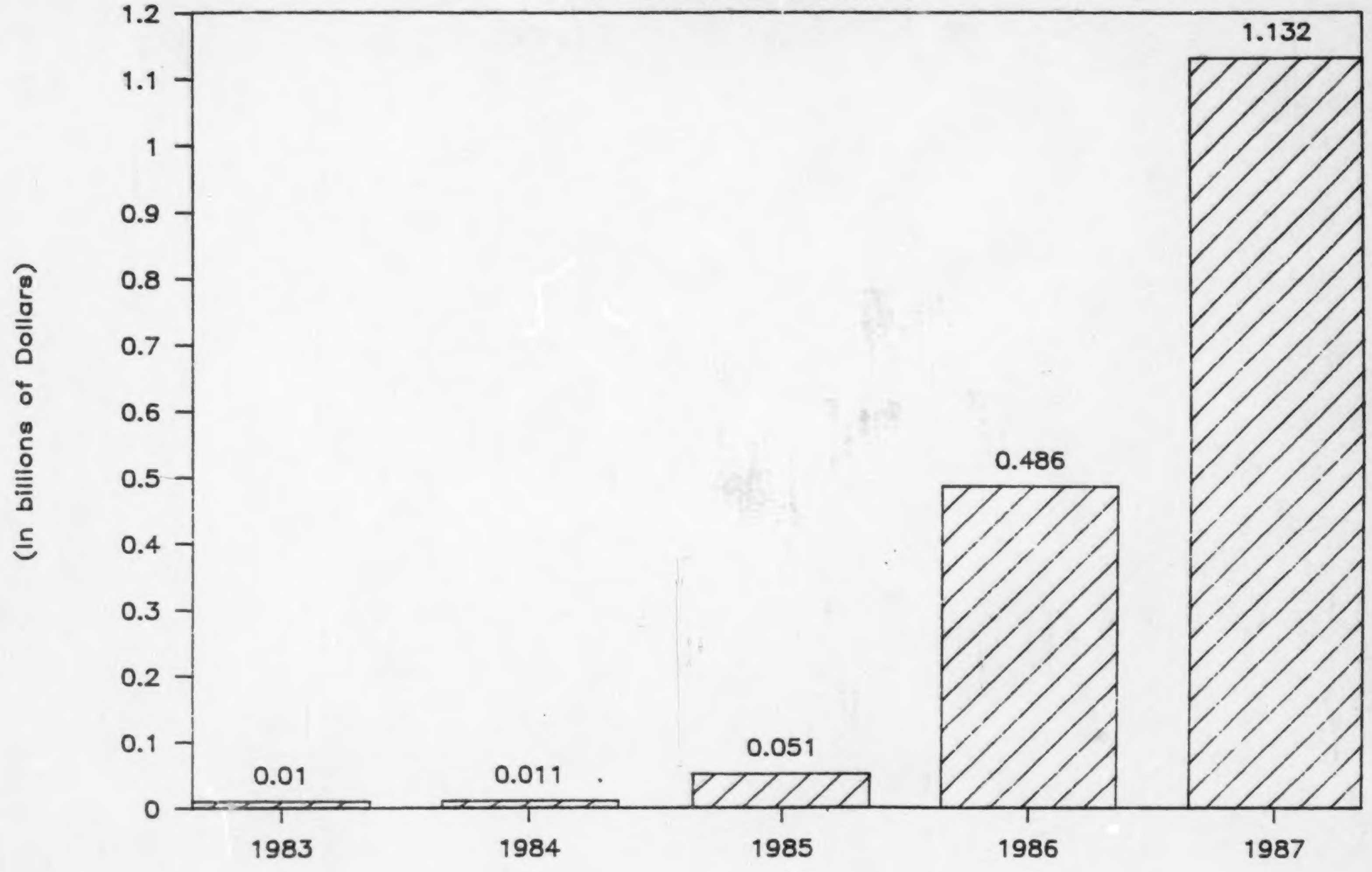
5 YEAR ASSET GROWTH



Source: Call Reports for State of New Hampshire Banking Department and F.D.I.C.

"NON BANKS" & LIMITED SERVICE BANKS

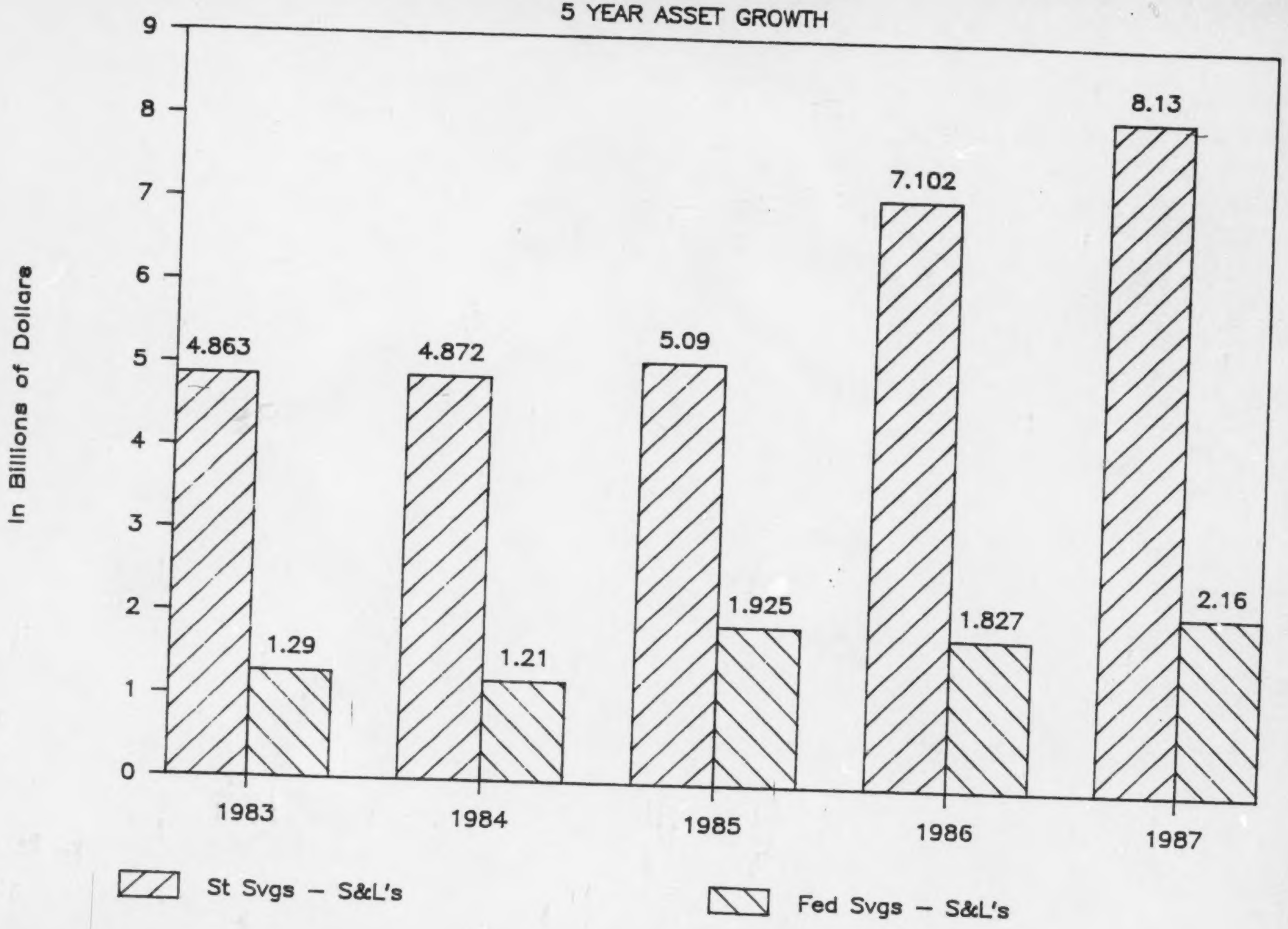
5 YEAR ASSET GROWTH



Source: Call Reports for State of New Hampshire Banking Department and F.D.I.C.

THRIFT BANKS

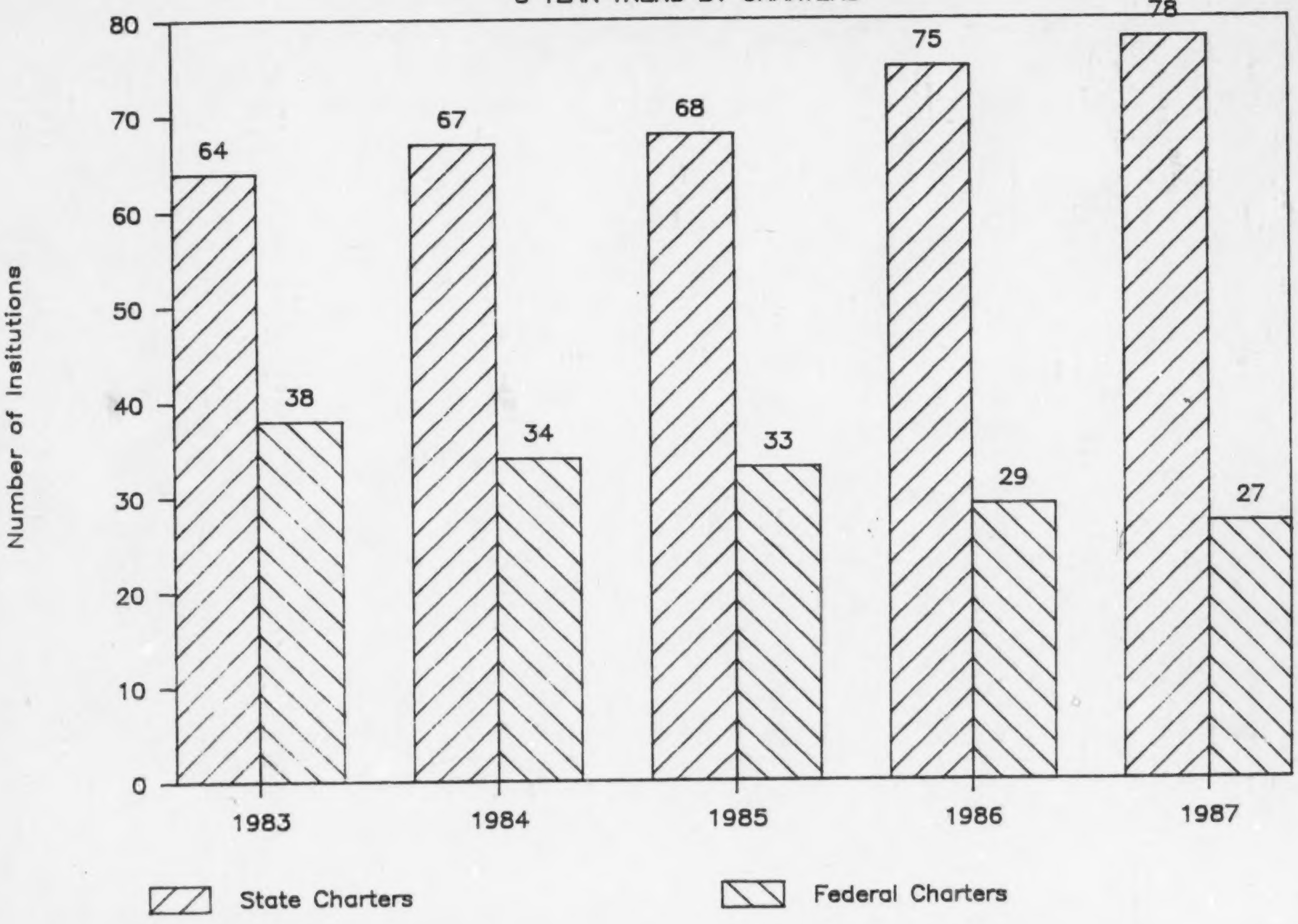
5 YEAR ASSET GROWTH



Source: Call Reports for State of New Hampshire Banking Department, F.D.I.C. and F.S.L.I.C.

ALL BANKING INSTITUTIONS

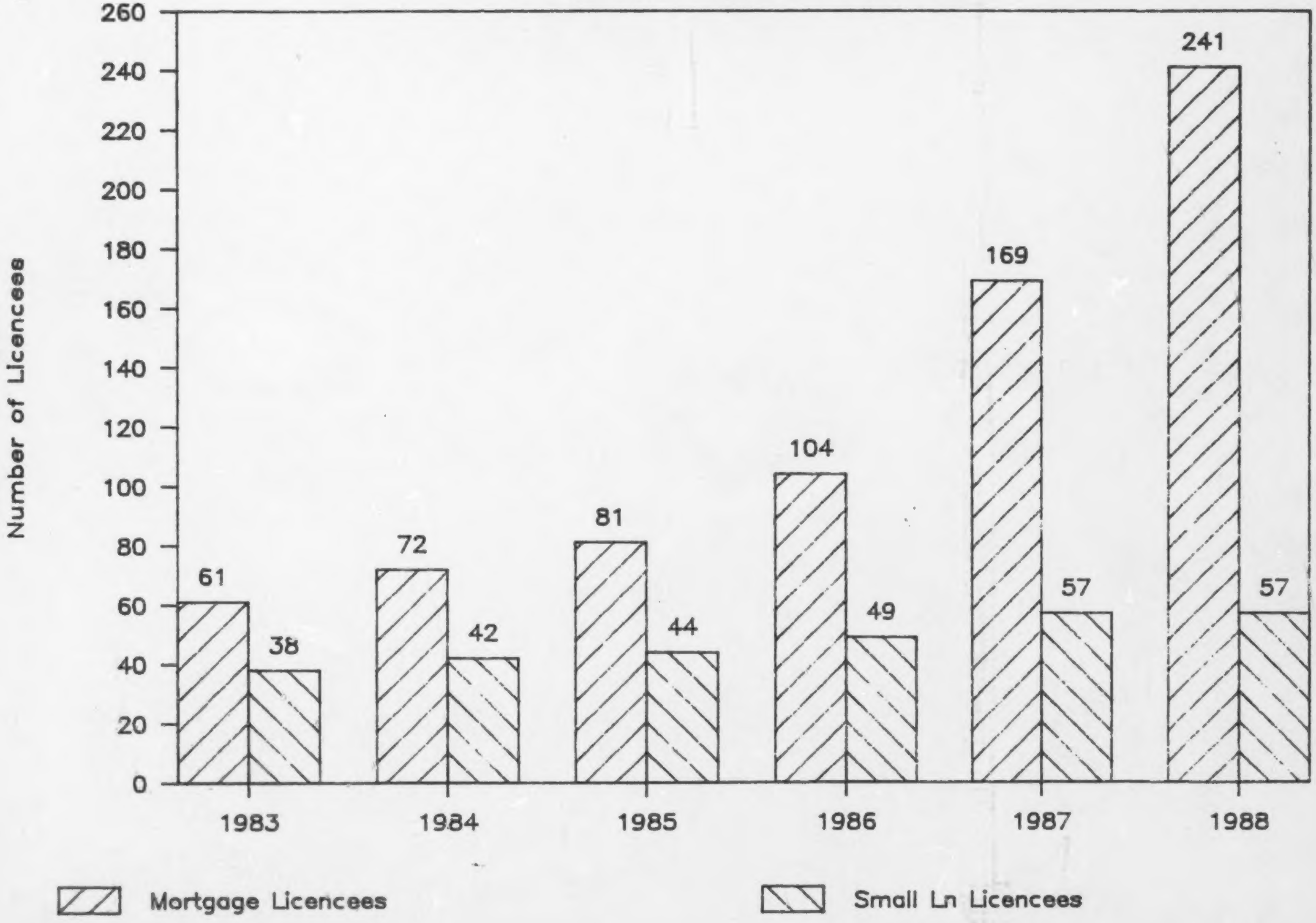
5 YEAR TREND BY CHARTERS



Source: Call Reports for State of New Hampshire Banking Department, F.D.I.C. and F.S.L.I.C.

LOAN LICENCEES UNDER REGULATION

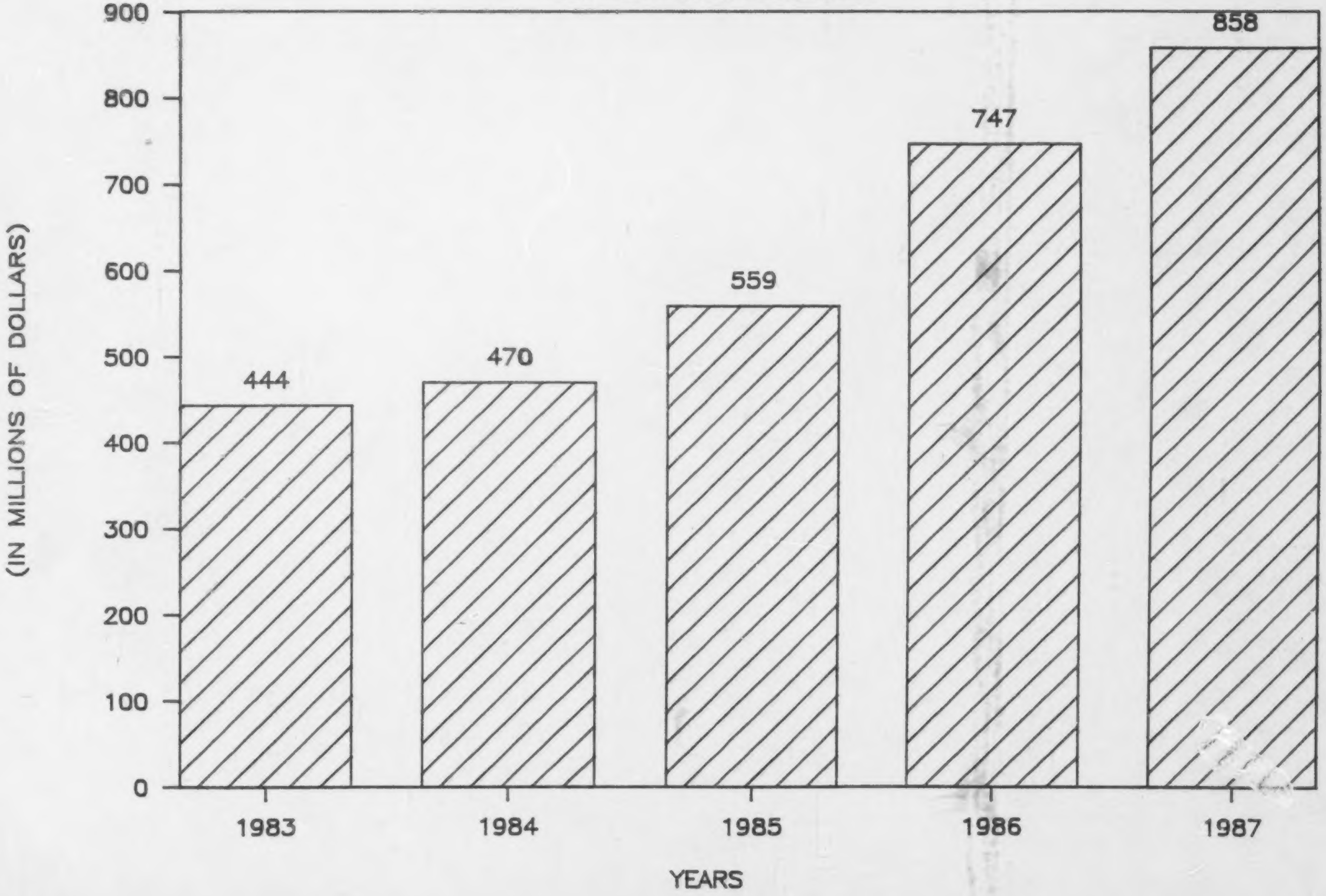
5 Year Trend & 1988 To Date



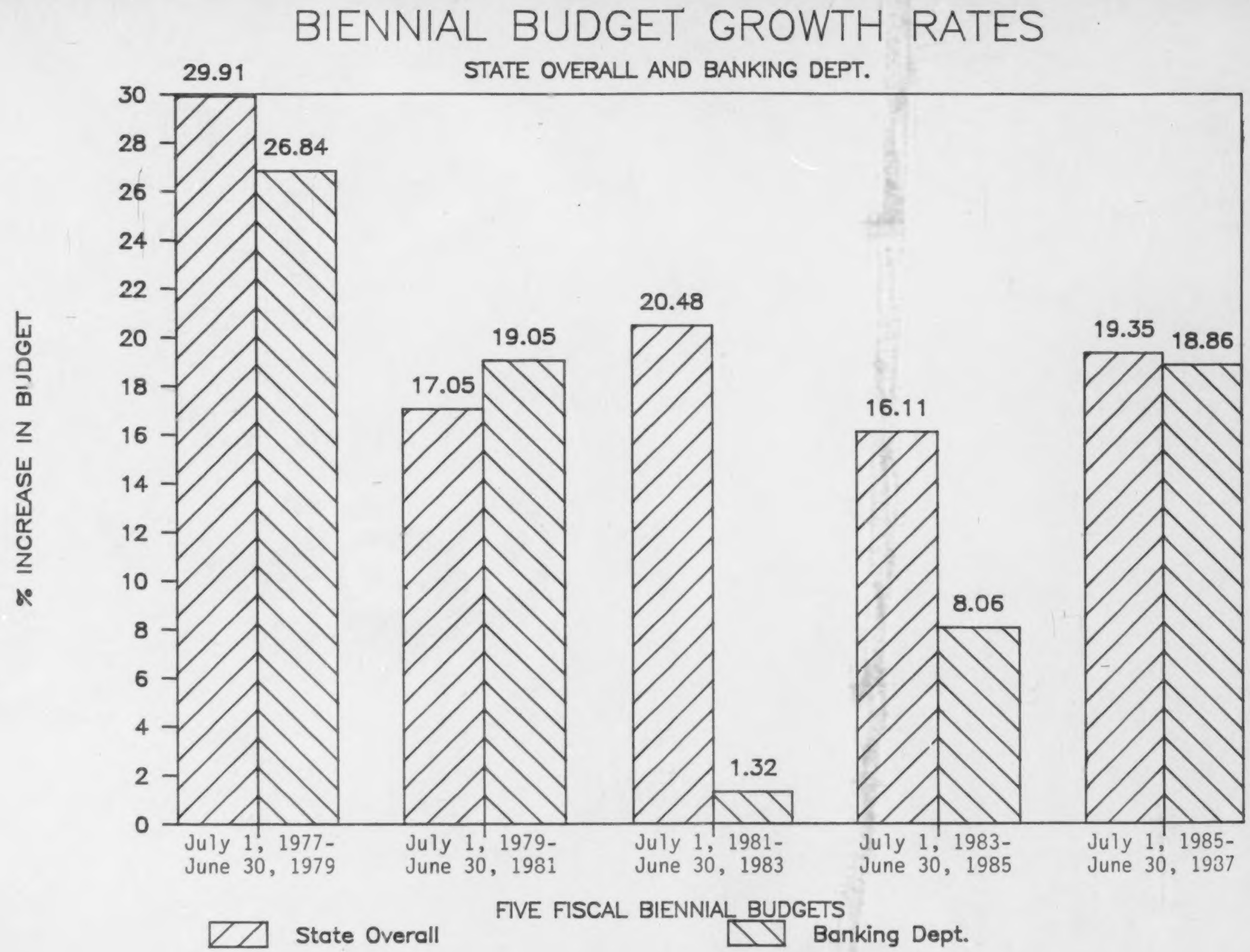
Source: Call Reports for State of New Hampshire Banking Department.

STATE REGULATED BANKING ASSETS

PER STATE BANK EXAMINER



Source: State of New Hampshire Banking Department Call Reports and Personnel Records.



Source: Operating Budget - Director of Legislative Services.

ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

MORTGAGE HOME LOAN LICENSEES (Continued)
NEW HAMPSHIRE OFFICES
DECEMBER 31, 1987

Domestic Safe Deposit Co.	Concord
Dugas, Paul R.	Manchester
Farragut Mortgage Company, Inc.	Manchester
First Eastern Mortgage Corporation	Amherst
First Essex Mortgage Company, Inc.	Londonderry
First New England Mortgage Corp.	Nashua
First NH Mortgage Corp.	Bedford
First NH Mortgage Corp.	Nashua
First NH Mortgage Corp.	Porstmouth
First Northern Mortgage Corporation	Bedford
First Northern Mortgage Corporation	Hooksett
First Northern Mortgage Corporation #1	Keene
First Northern Mortgage Corporation #2	Keene
First Northern Mortgage Corporation	Nashua
First Northern Mortgage Corporation	Peterborough
First Northern Mortgage Corporation #1	Portsmouth
First Northern Mortgage Corporation #2	Portsmouth
First Northern Mortgage Corporation	Salem
First Security Mortgage Corporation	Windham
First Union Home Equity Corporation	Nashua
Fleet Mortgage Corp.	Bedford
Fleet Mortgage Corp.	Nashua
Ford Motor Credit Company	Bedford
Fortune Financial Group, Inc.	Nashua
GMAC Mortgage Corporation of PA	Bedford
GMAC Mortgage Corporation of PA	Portsmouth
Greenstreet, W. Keith	Manchester
G.R.I.P.	Goffstown
GSBI Mortgage Corporation	Keene
Home Credit Corp. of R.I.	Windham
Home Owners Fed	Bedford
Home Owners Fed	Nashua
Homeowners Funding Corporation of Connecticut	Salem
Homeowners Mortgage Company	Dover
Homeowners Mortgage Company	Londonderry
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
Indian Head Mortgage Corporation	Keene
Indian Head Mortgage Corporation	Littleton
Indian Head Mortgage Corporation	Nashua
Indian Head Mortgage Corporation	Portsmouth
Irving Financial Centers, Inc.	Nashua
John Hancock Home Mortgage Corporation	Goffstown
John Hancock Home Mortgage Corporation	Rye
Kissell Company, The	Manchester
Kittredge Associates, Inc.	Manchester
Loan Depot Corporation	Concord
Logan Mortgage, Inc.	Exeter
Manchester Mortgage Company	Manchester
Manufacturers Hanover Consumer Services, Inc.	Nashua
Mariner Mortgage Corporation	Nashua

MORTGAGE HOME LOAN LICENSEES
NEW HAMPSHIRE OFFICES
DECEMBER 31, 1987

Abacus Realty Funding, Inc.	Nashua
Advanta Mortgage Corp. Northeast	Concord
Associates Financial Services of America, Inc.	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
BankEast Mortgage Corporation	Manchester
Bankers Cooperative Mortgage Services, Inc.	Bedford
Barnstable Service Corporation, The	Campton
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon
Boston Five Mortgage Corporation, The	Manchester
Boston Five Mortgage Corporation, The	Portsmouth
C & G Investment Group	Hooksett
Camelot Mortgage Company	Nashua
Century Mortgage Co., Inc.	Concord
C F Investments, Inc.	Exeter
Chase Home Mortgage Corporation	Salem
Chrysler First Eastern Financial Corporation	Bedford
Chrysler First Financial Services Corporation	Laconia
Chrysler First Financial Services Corporation	Nashua
Cilwa Agency Inc., The	Manchester
Citicorp Mortgage, Inc.	Bedford
Colonial Mortgage, Inc.	Amherst
Colonial Mortgage, Inc.	Londonderry
Comfed Advisory Company, Inc.	Salem
Comfed Mortgage Co., Inc.	Nashua
Comfed Mortgage Co., Inc.	Portsmouth
Comfed Mortgage Co., Inc. #1	Salem
Comfed Mortgage Co., Inc. #2	Salem
Commercial Credit Corporation	Manchester
Commonwealth Mortgage Company, Inc.	Bedford
Commonwealth Mortgage Company, Inc.	Portsmouth
Connecticut National Mortgage Company	Portsmouth
Consumer Acceptance Corp.	Manchester
Consumers Mortgage, Inc.	Bedford
Consumers Mortgage, Inc.	Nashua
Consumers Mortgage, Inc.	Portsmouth
Dime Real Estate Services -- New Hampshire, Inc.	Manchester

MORTGAGE HOME LOAN LICENSEES (Continued)
NEW HAMPSHIRE OFFICES
DECEMBER 31, 1987

Members Mortgage Services Corp.	Manchester
Merrill Lynch Equity Management, Inc.	Manchester
Merrimack Mortgage Company, Inc.	Bedford
Metro Mortgage Company, Inc.	Salem
Metropolitan Mortgage Corporation	Manchester
MFC Mortgage Company, Inc.	Salem
MLS Mortgage Loan Services, Inc.	Manchester
Money Store/New Hampshire, Inc., The	Manchester
Mortgages Unlimited Corporation	Salem
National Mortgage Company, Inc.	Bedford
National Mortgage Company, Inc.	Concord
National Mortgage Company, Inc.	Laconia
National Mortgage Company, Inc.	Nashua
National Mortgage Company, Inc.	Portsmouth
Neworld Loan Center	Bedford
Numerica Financial Center, Inc.	Concord
Numerica Financial Center, Inc.	Manchester
Numerica Financial Center, Inc.	Portsmouth
Oakes Financial Services, Inc.	Dover
Ocean to Ocean Financial Group, Inc.	Manchester
Old Stone Mortgage Corporation	Bedford
Old Stone Mortgage Corporation	Rye
O.S.I. Mortgage	Bedford
Pioneer Financial Mortgage Co., Inc.	Bedford
Plymouth Mortgage Company	Merrimack
Resource Financial Group, Inc.	Concord
RSW Financial Services, Inc.	Sanbornton
Schaefer Financial Services	Londonderry
Seacoast Mortgage Corporation	Milford
Sears Consumer Financial Corporation	Amherst
Sears Consumer Financial Corporation #1	Bedford
Sears Consumer Financial Corporation #2	Bedford
Sears Consumer Financial Corporation #3	Bedford
Sears Consumer Financial Corporation #1	Concord
Sears Consumer Financial Corporation #2	Concord
Sears Consumer Financial Corporation	Derry
Sears Consumer Financial Corporation	Exeter
Sears Consumer Financial Corporation	Gilford
Sears Consumer Financial Corporation	Goffstown
Sears Consumer Financial Corporation	Hudson
Sears Consumer Financial Corporation	Keene
Sears Consumer Financial Corporation	Manchester
Sears Consumer Financial Corporation	Meredith
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	North Londonderry
Sears Consumer Financial Corporation	Nashua
Sears Consumer Financial Corporation	Rye
Sears Consumer Financial Corporation	Somersworth
Sears Consumer Financial Corporation	Stratham
Security Pacific Financial Services, Inc.	Concord
Security Pacific Financial Services, Inc.	Manchester

MORTGAGE HOME LOAN LICENSEES (Continued)
NEW HAMPSHIRE OFFICES
DECEMBER 31, 1987

Security Pacific Financial Services, Inc.	Nashua
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Sol-R-Ize	Manchester
Statewide Credit	Nashua
Statewide Funding, Inc.	Bedford
Sterling Mortgage Corporation	West Rindge
Suffield Mortgage Corporation	Bedford
Taube Investment Corporation	Manchester
Tri State Mortgage And Investment, Inc.	Epping
U.S. Funding Inc. of NH	Nashua
Vermont Mortgage Group, Inc.	Keene
Westmark Mortgage Corporation	Hampton
Westmark Mortgage Corporation	Nashua
Zim Trust, The	Derry

CONSOLIDATED STATEMENT OF CONDITION
OF
233 MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1987

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A

ASSETS

	(cents omitted)
Cash on hand and in banks	$15,371,791
Loans receivable	529,168,652
Furniture, fixtures & equipment	7,968,511
Organization expense	24,553
Deferred charges	27,650,260
Other assets	65,590,600
Total Assets Used and Useful in the Mortgage Home Loan Business	645,774,367
Assets Not Used in the Mortgage Home Loan Business	84,503,580
Total Assets	$730,277,947

LIABILITIES AND CAPITAL

Notes and accounts payable	$579,969,805
Other liabilities	82,188,823
Total Liabilities	662,158,628
Capital stock	21,786,003
Surplus	22,602,321
Net Worth	14,338,185
Reserve for bad debts	3,093,531
Other reserves	4,311,588
Deferred income	1,987,691
Total Capital	68,119,319
TOTAL LIABILITIES AND CAPITAL	$730,277,947

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
233 MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1987

	(cents omitted)
INCOME DERIVED FROM MORTGAGE HOME LOAN BUSINESS:	
Interest collected on loans	$63,350,780
Other income	42,429,329
Total Income	105,780,109
EXPENSES OF CONDUCTING MORTGAGE HOME LOAN BUSINESS:	
Salaries	29,818,889
Rent	4,734,276
Interest	45,484,645
Advertising	1,919,040
Taxes	(2,822,104)
Other expenses	45,964,601
Total Expenses	125,099,347
NET EARNINGS	(19,319,238)
OTHER INCOME (NON-CURRENT)	5,104,264
Sub-total	(14,214,974)
OTHER CHARGES (NON-CURRENT)	4,527,051
NET PROFIT FOR THE PERIOD	($18,742,025)

CONSOLIDATED ANALYSIS OF LOANS
OF
233 MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1987

(cents omitted)

	No. of Loans	Amount
Loans Made During The Year	25,674	$2,048,010,111
Loan Balances Outstanding December 31, 1987	26,573	1,477,413,606

Loans Made During The Year Classified By Size:

	No. of Loans	Amount
$ .01 thru $ 50,000.00 inclusive	6,514	$138,345,549
$ 50,000.01 thru $ 75,000.00 inclusive	5,206	353,883,868
$ 75,000.01 thru $100,000.00 inclusive	7,421	641,714,923
$100,000.01 thru $125,000.00 inclusive	3,891	442,030,918
$125,000.01 thru $150,000.00 inclusive	1,493	202,379,075
Over $150,000.01 inclusive	1,149	269,655,778
Totals	25,674	$2,048,010,111

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES
DECEMBER 31, 1987

Associates Financial Services Company of New Hampshire, Inc.	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Beneficial New Hampshire Inc.	Concord
Beneficial New Hampshire Inc.	Derry
Beneficial New Hampshire Inc.	Dover
Beneficial New Hampshire Inc.	Laconia
Beneficial New Hampshire Inc.	Lebanon
Beneficial New Hampshire Inc.	Manchester
Beneficial New Hampshire Inc.	Milford
Beneficial New Hampshire Inc.	Nashua
Beneficial New Hampshire Inc.	Portsmouth
Beneficial New Hampshire Inc.	Rochester
Chrysler First Eastern Financial Corporation	Bedford
Chrysler First Financial Services Corporation	Laconia
Chrysler First Financial Services Corporation	Nashua
Commercial Credit Corporation	Manchester
Ford Motor Credit Company	Bedford
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
Irving Financial Centers, Inc.	Nashua
Manufacturers Hanover Consumer Services, Inc.	Nashua
Numerica Financial Center, Inc.	Concord
Numerica Financial Center, Inc.	Portsmouth
RSW Financial Services, Inc.	Sanbornton
Sears Consumer Financial Corporation	Amherst
Sears Consumer Financial Corporation #1	Bedford
Sears Consumer Financial Corporation #2	Bedford
Sears Consumer Financial Corporation #3	Bedford
Sears Consumer Financial Corporation #1	Concord
Sears Consumer Financial Corporation #2	Concord
Sears Consumer Financial Corporation	Derry
Sears Consumer Financial Corporation	Exeter
Sears Consumer Financial Corporation	Gilford
Sears Consumer Financial Corporation	Goffstown
Sears Consumer Financial Corporation	Hudson
Sears Consumer Financial Corporation	Keene
Sears Consumer Financial Corporation	Manchester
Sears Consumer Financial Corporation	Meredith
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	Nashua
Sears Consumer Financial Corporation	N. Londonderry
Sears Consumer Financial Corporation	Rye
Sears Consumer Financial Corporation	Somersworth
Sears Consumer Financial Corporation	Stratham
Security Pacific Financial Services, Inc.	Concord
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Nashua
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Taube Finance Co., Inc.	Manchester

CONSOLIDATED STATEMENT OF CONDITION
OF
57 SMALL LOAN LICENSEES
DECEMBER 31, 1987

The following statement and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III Section 9.

ASSETS

	(CENTS OMITTED)	
	Small Loan Business	Other Business
Cash on hand and in banks	$86,652	$50,394
Accounts receivable	288,540	151,315
Loans receivable of $10,000 or less	36,785,441	8,194,850
Loans receivable	0	66,547,037
Furniture, fixtures and equipment	526,514	271,815
Accrued interest receivable	263,200	325,207
Organization expense (net of reserve)	0	0
Deferred charges	142,870	91,522
Other assets	746,674	1,236,726
Total Assets	$38,839,891	$76,868,866

LIABILITIES and CAPITAL

	(CENTS OMITTED)	
	Small Loan Business	Other Business
Accounts payable	$91,756	$204,583
Notes payable	76,000	0
Deferred income and unearned charges on loans rec.	6,554	1,257,136
Due home office and subsidiaries	30,364,938	59,138,804
Other liabilities	102,307	49,288
Capital stock	44,392	34,731
Net worth (if individual or partnership)	0	0
Surplus (including undivided profits)	6,694,048	14,424,788
Reserve for bad debts	1,458,664	1,711,804
Other reserves	1,232	47,732
Total Liabilities and Capital	$38,839,891	$76,868,866

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
OF
57 SMALL LOAN LICENSEES
DECEMBER 31, 1987

	(CENTS OMITTED)	
	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Interest collected on loans	$7,700,889	$..........
Interest or charges collected from other business	....	10,259,594
Default charges	18,114	28,566
Deferment charges	53	1,544
Other income	150,723	542,818
Total Income	7,869,779	10,832,522
EXPENSES OF CONDUCTING BUSINESS:		
Advertising	66,105	102,382
Auditing	2,733	3,841
Insurance and fidelity bonds	7,769	7,823
Legal fees	32,511	42,106
Postage, printing and stationery	94,102	144,351
Rent	194,988	241,118
Salaries	1,036,827	1,273,732
Taxes:		
License fees	14,697	16,799
State and local	143,871	195,075
Federal	753,615	796,027
Other	1,464,595	1,698,978
Total Expense	3,811,813	4,522,232

	(CENTS OMITTED)	
	Small Loan Business	Other Business
NET EARNINGS	4,057,966	6,310,290
Other Income	172,930	103,568
Subtotal	4,230,896	6,413,858
Other charges	911,839	424,040
Total charges	911,839	424,040
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$3,319,057	$5,989,818
Interest paid on borrowed funds	$3,153,328	$5,354,440

CONSOLIDATED ANALYSIS OF LOANS
OF
57 SMALL LOAN LICENSEES

	Small Loan Business	
		(CENTS OMITTED)
	No. of Loans	Amount
Loan Balances Outstanding December 31, 1986	18,369	$34,101,007
Loans Made During the Year	17,205	44,105,197
Loan Balances Outstanding December 31, 1987	18,113	37,109,427
Loans Made During the Year Classified by Size:		
$ 0 to $ 600.00	737	$357,569
$ 600.01 to $ 1,500.00	3,547	3,848,384
$1,500.01 to $ 5,000.00	11,882	32,756,429
$5,000.01 to $ 7,500.00	865	5,074,797
$7,500.01 to $10,000.00	174	2,068,018
Total	17,205	$44,105,197

	No. of Loans	Amount
Loans Made During the Year Secured in Whole or in Larger Part on:		
Chattel mortgages on household goods	234	$603,451
Automobiles	730	2,468,543
Other chattels	3,156	9,982,836
Unsecured notes	12,722	29,549,278
Endorsed notes	316	1,339,340
Wage assignments	12	22,494
Other considerations	35	139,255
Total	17,205	$44,105,197
Accounts with no payment of either principal or charges:		
One month	1,029	$2,001,585
Two months	271	350,879
Three months or more	358	585,100
Total	1,658	$2,937,564

CONSOLIDATED REPORT OF SUITS, POSSESSION AND SALE OF CHATTELS
OF
57 SMALL LOAN LICENSEES
DECEMBER 31, 1987

	Small Loan Business	
	(CENTS OMMITTED)	
	No. of Accounts	Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	230	$391,662
Suits instituted during the year	354	518,098
Suits on which judgment was secured during the year	269	401,641
Suits settled before judgment during the year	91	122,162
Suits pending at close of current year	224	385,957
WAGE ASSIGNMENTS FILED DURING THE YEAR	0	0
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin or Contract Right		
(1) When in use	2	2,100
(2) When not in use	0	0
By Voluntary Surrender		
(1) When in use	0	0
(2) When not in use	0	0
(B) Automobiles		
By Replevin or Contract Right		
(1) When in use	3	9,636
(2) When not in use	1	7,853
By Voluntary Surrender		
(1) When in use	2	0
(2) When not in use	2	6,235
(C) Other Chattels and Property		
By Replevin or Contract Right		
(1) When in use	0	0
(2) When not in use	2	7,546
By Voluntary Surrender		
(1) When in use	2	0
(2) When not in use	0	0
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	2	2,100
(2) When not in use	2	6,460
(B) Without Borrower's Consent		
(1) When in use	1	4,190
(2) When not in use	1	2,546

ALL

FINANCIAL INSTITUTIONS

IN

NEW HAMPSHIRE

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:		Family Bank & Trust, The
Alton:	*	Farmington National and Savings Bank, Farmington
	*	Wolfeboro National Bank, The, Wolfeboro
Amherst:	+	Century Mortgage Co., Inc., D/B/A Equitystars
	+	Colonial Mortgage, Inc.
	+	First Eastern Mortgage Corporation
		Granite Bank
	*	Milford Co-operative Bank, Milford
	+#	Sears Consumer Financial Corporation
	*	Souhegan National Bank of Milford, Milford (2)
Andover:	*	New London Trust Company, The, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith
	*	Pemigewasset National Bank, Plymouth
Atkinson:	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Dover Federal Savings Bank, Dover
	*	Southeast Bank for Savings, Dover
	*	Strafford National Bank, Dover
Bedford:	*	Amoskeag Bank, Manchester (2)
	+#	Associates Financial Services of America, Inc.
	*	BankEast, Manchester
	+	Bankers Cooperative Mortgage Services, Inc.
		Bedford Bank, The
	+#	Chrysler First Eastern Financial Corporation
	+	Citicorp Mortgage, Inc.
	+	Commonwealth Mortgage Co., Inc.
	+	Consumers Mortgage, Inc.
	+	First NH Mortgage Corp.
	+	First Northern Mortgage Corporation
	+	Fleet Mortgage Corp.
	+#	Ford Motor Credit Company
	+	GMAC Mortgage Corporation of PA
	+	Home Owners Fed
	+	Merrimack Mortgage Co., Inc.
	+	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
	+	Neworld Loan Center
	*	Numerica Savings Bank, fsb, Manchester
	+	Old Stone Mortgage Corp.
	+	Origination Services, Inc.
	+	Pioneer Financial Mortgage, Inc.
	#+	Sears Consumer Financial Corporation (3)
	+	Statewide Funding, Inc.
	+	Suffield Mortgage Corporation
Belmont:		Belknap Bank & Trust
	*	First Deposit National Bank, Tilton

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Berlin:		Berlin City Bank, The
	*	First NH - White Mountain Bank, North Conway
		Home Bank, fsb
		L'Ange Gardien Credit Union
		United Brotherhood Credit Union
Bethlehem:	*	Indian Head Bank North, Littleton
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:		Bristol Bank, The
		IPC Employees Credit Union
	*	Franklin Savings Bank, Franklin
Brookline:	*	Milford Co-operative Bank, Milford
Campton:	+	Barnstable Service Corporation, The
	*	Pemigewasset National Bank of Plymouth, The, Plymouth
	*	Plymouth Guaranty Savings Bank, Plymouth
Canaan:	*	Mascoma Savings Bank, Lebanon
Candia:	*	Derry Bank and Trust Company, Derry
Charlestown:	*	Claremont Savings Bank, Claremont
		Connecticut River Bank
Chester:	*	Derry Bank and Trust Company, Derry
Claremont:	*	BankEast, Manchester (2)
		City Bank and Trust
		Claremont Community Federal Credit Union
		Claremont Savings Bank
	*	Claremont Savings Bank
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Banking Company, Hanover
	*	Indian Head National Bank, Nashua
Colebrook:		First Colebrook Bank, The
	*	First NH - White Mountain Bank, North Conway
Concord:	+	Advanta Mortgage Corp. Northeast
	+#	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, National Association, Manchester (2)
	*	BankEast, Manchester (2)
	*	BankEast Trust Company, Manchester
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	Century Mortgage Co., Inc.
		Charter Trust Company
		Concord Postal Credit Union
		Concord Savings Bank
	*	Concord Savings Bank (2)
	+	Domestic Safe Deposit Co.

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Concord: (continued)		First Capital Bank, N.A.
	*	First Capital Bank, N.A. (2)
	+	Home & City Loan Center, Inc.
	*	Indian Head National Bank, Nashua
	+	Loan Depot Corporation
		Merrimack County Savings Bank
	+	National Mortgage Company, Inc.
		New Hampshire Business Development Corporation
		New Hampshire Savings Bank
	*	New Hampshire Savings Bank
		New Hampshire Federal Credit Union
	+	P & M Associates, Inc.
	+	Resource Financial Group, Inc., The, D/B/A Resource Lending of NH
	+#	Sears Consumer Financial Corporation (2)
	+#	Security Pacific Financial Services, Inc.
		Spaulding Memorial Federal Credit Union
	*	United Savings Bank, Manchester
Contoocook Village:	*	Bank of New Hampshire, National Association, Manchester
	*	New Hampshire Savings Bank, Concord
Conway:	*	First NH - White Mountain Bank, North Conway
	*	Indian Head Bank North, Littleton
	*	North Conway Bank, North Conway
Cornish Flat:	*	Claremont Savings Bank, Claremont
Danbury:	*	New London Trust Company, The, New London
Derry:	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Derry Bank and Trust Company
	*	Derry Bank and Trust Company
	*	Indian Head National Bank, Nashua
	*	Rockingham County Trust Company, Salem
	+	Sears Consumer Financial Corporation
	*	United Savings Bank, Manchester
	+	Zim Trust, The
Dover:	*	BankEast Savings Bank and Trust, Rochester
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Dover Federal Savings Bank
	*	Durham Trust Company, Durham
	*	Granite State National Bank, Somersworth
	+	Homeowners Mortgage Company
	*	Indian Head Bank and Trust Company, Portsmouth
		K. P. Credit Union
		Merchants National Bank
	*	Merchants National Bank
	+	Oakes Financial Services
		Seacoast Savings Bank
	*	Seacoast Savings Bank
		Southeast Bank for Savings
		Strafford National Bank
	*	Strafford National Bank

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Durham:	*	Dover Federal Savings Bank, Dover
		Durham Trust Company
	*	Seacoast Savings Bank, Dover
Enfield:	*	First NH Bank of Lebanon, The, Lebanon
	*	Mascoma Savings Bank, Lebanon
Epping:	*	Indian Head Bank and Trust Company, Portsmouth
	+	Tri State Mortgage and Investments, Inc.
Epsom:	*	Suncook Bank, The, Suncook
Exeter:	*	Bank Meridian, National Association
	+	C F Investments, Inc.
		Exeter Banking Company
	*	Exeter Banking Company, The, Exeter
		First Savings and Loan Association of New Hampshire
	*	First Savings and Loan Association of New Hampshire
	*	Indian Head Bank and Trust Company, Portsmouth (2)
	+	Logan Mortgage, Inc.
		P E A Credit Union
	+	Sears Consumer Financial Corporation
Farmington:		Farmington National and Savings Bank
Franconia:	*	Indian Head Bank North, Littleton
	*	Peoples National Bank of Littleton
Franklin:	*	Belknap Bank & Trust, Belmont
	*	First Savings and Loan Association of New Hampshire, Exeter
		Franklin Savings Bank
	*	Franklin Savings Bank
	*	Laconia Peoples National Bank & Trust Co., Laconia (2)
		Webster Valve Employees Federal Credit Union
Gilford:	*	Home Bank, fsb, Berlin
	*	Indian Head National Bank, Nashua
	+	Sears Consumer Financial Corporation
		Village Bank & Trust Company
Glen:	*	First NH - White Mountain Bank, North Conway
	*	North Conway Bank, North Conway
Goffstown:	*	Amoskeag Bank, Manchester
	+	GRIP
	*	Indian Head National Bank, Nashua
	+	John Hancock Home Mortgage Corp.
	*	Merchants National Bank of Manchester, The, Manchester
	*	Sears Consumer Financial Corporation
Gorham:	*	Home Bank, fsb, Berlin
	*	Saver's Bank, The, Littleton
Grantham:	*	Lake Sunapee Savings Bank, fsb, Newport
Greenland:	*	First National Bank of Portsmouth, The, Portsmouth
	*	Portsmouth Savings Bank, Portsmouth

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Greenville:		Village Savings Bank
Groveton:	*	Berlin City Bank, The, Berlin
		GROPACO Federal Credit Union
	*	Siwooganock Guaranty Savings Bank, The, Lancaster
Hampstead:	*	Derry Bank and Trust Company, Derry
	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Plaistow Bank and Trust Company, Plaistow
Hampton:	*	BankEast Savings Bank & Trust, Rochester
		Bank Meridian, National Association
	*	First National Bank of Portsmouth, Portsmouth
		Hampton Co-operative Bank
	*	Indian Head Bank and Trust Company, Portsmouth
	*	Seabrook Bank & Trust Company, Seabrook
		Seacoast Federal Credit Union
	+	Westmark Mortgage Corporation
Hampton Falls:	*	Exeter Banking Company, Exeter
Hanover:	*	BankEast, Manchester
		Dartmouth National Bank
	*	Dartmouth National Bank
		Dartmouth Banking Company
	*	First NH Bank of Lebanon, The, Lebanon
		Hanover Credit Union
		Occom Federal Credit Union
	+	Vermont Mortgage Group, Inc.
Henniker:	*	First Capital Bank, N.A., Concord
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Valley Bank, The, Hillsboro
Hillsboro:	*	Bank of New Hampshire, National Association, Manchester
		Contoocook Valley Federal Credit Union
		Valley Bank, The
Hinsdale:	*	Cheshire National Bank, The, Keene
	*	First Cheshire Bank, Keene
Holderness:	*	Plymouth Guaranty Savings Bank, Plymouth
Hollis:	*	First Federal Bank, fsb, Nashua
	*	Souhegan National Bank, Milford
Hooksett:	*	Amoskeag Bank, Manchester
	+	C & G Investment Group
	+	First Northern Mortgage Corp.
	*	Suncook Bank, The, Suncook
	*	United Savings Bank, Manchester
Hudson:	*	Bank of New Hampshire, National Association, Manchester
	*	BankEast, Manchester
	*	First Federal Bank, fsb, Nashua
	*	Indian Head National Bank, Nashua
	*	Nashua Federal Savings & Loan Association, Nashua
	*	Nashua Trust Company, Nashua
	+	Sears Consumer Financial Corporation

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Jaffrey:		Monadnock Bank, The
	*	Peterborough Savings Bank, Peterborough
Keene:		Cheshire County Savings Bank
	*	Cheshire County Savings Bank (2)
		Cheshire Health Federal Credit Union
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Banking Company, Hanover
		First Cheshire Bank
	*	First Cheshire Bank
		First Northern Co-operative Bank
	+	First Northern Mortgage Corporation (2)
	+	GSBI Mortgage Corporation
	+	Indian Head Mortgage Corp.
		Indian Head National Bank of Keene
	*	Indian Head National Bank of Keene (2)
		K.M.T.C. Employees Federal Credit Union
		Keene Savings Bank
		M P B Employees Credit Union
		Monadnock Credit Union
		N.G.M. Employees Federal Credit Union
	+#	Sears Consumer Financial Corporation
	+	Vermont Mortgage Group, Inc.
Kingston:	*	Plaistow Bank and Trust Company, Plaistow (2)
Laconia:	+#	Avco Financial Services of New Hampshire, Inc.
		Belknap County Federal Employees Credit Union
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+#	Chrysler First Financial Services Corporation
	*	Home Bank, fsb
	*	Indian Head National Bank, Nashua
		Laconia Peoples National Bank & Trust Co.
	*	Laconia Peoples National Bank & Trust Co. (3)
		Laconia Savings Bank
	+	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
Lancaster:		Lancaster National Bank, The
	*	Peoples National Bank of Littleton, Littleton
		Siwooganock Guaranty Savings Bank, The
Langdon:	*	Connecticut River Bank, Charlestown
Lebanon:	*	BankEast, Manchester
	#	Beneficial New Hampshire, Inc.
		First NH Bank of Lebanon
		Mascoma Savings Bank
		SBB Employees Credit Union
Lincoln:	*	Plymouth Guaranty Savings Bank, Plymouth
	*	Saver's Bank, The, Littleton
Lisbon:	*	Indian Head Bank North, Littleton
	*	Woodsville Guaranty Savings Bank, Woodsville

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Littleton:		Indian Head Bank North
	+	Indian Head Mortgage Corp.
		Peoples National Bank of Littleton
		Saver's Bank, The
	*	Saver's Bank, The
Londonderry:	*	Amoskeag Bank, Manchester
	*	BankEast, Manchester
	*	Bedford Bank, The, Bedford
	+	Colonial Mortgage, Inc.
	+	CSB Mortgage Company, Inc., D/B/A Homeowners Mortgage Co., Inc.
	+	First Essex Mortgage Co., Inc.
	+	Homeowners Mortgage Company
	*	Indian Head National Bank, Nashua
	*	Numerica Savings Bank, fsb, Manchester
	+	Schaefer Financial Services
Lyme:	*	Dartmouth National Bank, Hanover
Manchester:		Amoskeag Bank
	*	Amoskeag Bank (4)
	+#	Avco Financial Services of New Hampshire, Inc. (2)
		B.G.S. Employees Federal Credit Union
		Bank of New Hampshire, National Association
	*	Bank of New Hampshire, National Association (4)
		BankEast
	*	BankEast (2)
	+	BankEast Mortgage Corporation
		BankEast Trust Company
	#	Beneficial New Hampshire, Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	Boston Five Mortgage Corporation, The
		Cathedral Parish Credit Union
	+	Century Mortgage Co., Inc.
	+	Cilwa Agency, Inc., The
	+#	Commercial Credit Corporation
	+	Consumer Acceptance Corp.
	*	Derry Bank and Trust Company, Derry (2)
	+	Dime Real Estate Services -- New Hampshire, Inc.
	+	Dugas, Paul R.
	+	Farragut Mortgage Company, Inc.
		First NH Investment Services Corp.
	+	First NH Mortgage Corp.
		Granite State Credit Union
	+	Greenstreet, W. Keith
	+#	Household Finance Corporation II
	*	Indian Head National Bank, Nashua
		J. F. & Associates Credit Union
	+	Kissell Company, Inc.
	+	Kittredge Associates, Inc.
	+	Manchester Mortgage Company
		Manchester Municipal Employees Credit Union
	+	Members Mortgage Services Corp.
		Merchants National Bank of Manchester, The
	*	Merchants National Bank of Manchester, The (3)
	+	Merrill Lynch Equity Management, Inc.

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Manchester (Continued)	+	Metropolitan Mortgage Corporation
	+	MLS Mortgage Loan Services, Inc.
	+	Money Store, The/New Hampshire Inc.
		N.H. Food Industry Credit Union
	*	New Hampshire Savings Bank, Concord
	+	Numerica Financial Center, Inc.
		Numerica Savings Bank, fsb
	*	Numerica Savings Bank, fsb (3)
	+	Ocean to Ocean Financial Group, Inc.
		Postal Employees' Credit Union of New Hampshire
	+#	Sears Consumer Financial Corporation
	+	Sol-R-Ize
		St. Mary's Bank
	*	St. Mary's Bank
	+#	Security Pacific Financial Services, Inc.
	#	Taube Finance Co., Inc.
	+	Taube Investment Corporation
		Telephone Credit Union of NH
		Union Leader Employees Credit Union
		United Savings Bank
	*	United Savings Bank, Manchester (3)
Marlborough:	*	Indian Head National Bank of Keene, Keene
Meredith:	*	BankEast, Manchester
	*	Belknap Bank & Trust, Belmont
		Meredith Bank & Trust
		Meredith Village Savings Bank
	+#	Sears Consumer Financial Corporation
Meriden:	*	First NH Bank of Lebanon, The, Lebanon
Merrimack:	*	Bank of New Hampshire, National Association, Manchester
	*	First Federal Bank, fsb, Nashua
	*	Indian Head National Bank, Nashua
	*	Merchants National Bank of Manchester, Manchester
	*	Nashua Federal Savings and Loan Association, Nashua
	*	Numerica Savings Bank, fsb, Manchester (2)
	+	Plymouth Mortgage Company
	+#	Sears Consumer Financial Corporation
Milford:	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Hillsborough Bank & Trust Company
	*	Merchants National Bank of Manchester, Manchester
		Milford Co-operative Bank
	*	Peterborough Savings Bank, Peterborough
	+	Seacoast Mortgage Corporation
		Souhegan National Bank, The
	*	Souhegan National Bank, The
Monroe:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Mont Vernon:	*	Milford Co-operative Bank, Milford
Moultonboro:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Nashua:	+	Abacus Realty Funding, Inc.
	+#	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, National Association, Manchester (4)
	*	BankEast, Manchester (2)
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	Camelot Financial Services, Inc., D/B/A Camelot Mortgage Company
	+	Camelot Financial Services, Inc., D/B/A ERA Mortgage Company
	#+	Chrysler First Financial Services Corporation
	+	Comfed Mortgage Co., Inc.
	+	Consumers Mortgage, Inc.
		Cornerstone Bank
	+	Financial Enterprises Corp.
	+	First Eastern Mortgage Corp.
		First Federal Bank, fsb
	+	First New England Mortgage Corp.
	+	First NH Mortgage Corp.
	+	First Northern Mortgage Corporation
	+	First Union Home Equity Corporation
	+	Fleet Mortgage Corp.
	+	Fortune Financial Group, Inc.
		Gateway Credit Union
	+	Home Owners Federal Mortgage Corp.
	+#	Household Finance Corporation II
		Impco Employees Federal Credit Union
	+	Indian Head Mortgage Corporation
		Indian Head National Bank
	*	Indian Head National Bank (4)
	+	Irving Financial Centers, Inc.
	+	Manufacturers Hanover Consumer Services, Inc.
	+	Mariner Mortgage Corporation
	*	Merchants National Bank of Manchester, The (3)
		Nashua Federal Savings & Loan Association
	*	Nashua Federal Savings & Loan Association (3)
		Nashua Municipal Employees Credit Union
		Nashua Trust Company
	*	Nashua Trust Company (4)
	+	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
	*	Numerica Savings Bank, fsb
		St. Joseph Hospital Employees Credit Union
		Sanders Employees Federal Credit Union
	+#	Sears Consumer Financial Corporation
	+#	Security Pacific Financial Services, Inc.
		Sprague-Nashua Credit Union
	+	Statewide Credit
		Triangle Federal Credit Union
	*	United Savings Bank, Manchester
	+	U.S. Funding Inc. of NH
	+	Westmark Mortgage Corporation
New Boston:	*	Souhegan National Bank, The, Milford

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

New Ipswich:	*	Peterborough Savings Bank, Peterborough
	*	Village Savings Bank, Greenville
New London:		New London Trust Company, The
	*	New London Trust Company, The
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Newington:		Atlantic Trust Company
	*	First National Bank of Portsmouth, The, Portsmouth
	*	Merchants National Bank, Dover (2)
		Newco Credit Union
Newmarket:	*	Indian Head Bank and Trust Company, Portsmouth
Newbury:	*	New London Trust Company, The, New London
Newport:	*	BankEast, Manchester
	*	Indian Head National Bank, Nashua
		Lake Sunapee Savings Bank, fsb
	*	Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank
North Conway:		First NH - White Mountain Bank
	*	Home Bank, fsb, Berlin
	*	Indian Head Bank North, Littleton
		North Conway Bank
	*	North Conway Bank (2)
North Hampton:	*	Bank Meridian, National Association, Hampton
	*	Exeter Banking Company, Exeter
	*	Portsmouth Savings Bank, Portsmouth
	*	Seabrook Bank and Trust Co., Seabrook
North Londonderry:	+#	Sears Consumer Financial Corporation
North Walpole:	*	Savings Bank of Walpole, Walpole
Northwood:	*	Suncook Bank, The, Suncook
North Woodstock:	*	Plymouth Guaranty Savings Bank, Plymouth
Orford:	*	BankEast, Manchester
		Equity Employees Credit Union
Ossipee:	*	Indian Head Bank North, Littleton
	*	Wolfeboro National Bank, The, Wolfeboro
Pease Air Force Base:	*	Indian Head Bank and Trust Company, Portsmouth
Pelham:	*	BankEast Savings Bank and Trust, Rochester
		Pelham Bank and Trust Company
Penacook:	*	First Capital Bank, N.A., Concord
	*	New Hampshire Savings Bank, Concord

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Peterborough:		AWANE Credit Union
		First National Bank of Peterborough, The
	*	First National Bank of Peterborough, The
	+	First Northern Mortgage Corporation
	*	Monadnock Bank, The, Jaffrey
		Peterborough Savings Bank
	*	Peterborough Savings Bank (2)
	*	Village Savings Bank, Greenville
Piermont:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Pittsfield:	*	First Capital Bank, N.A., Concord
	*	New Hampshire Savings Bank, Concord
Plainfield:	*	First NH Bank of Lebanon, Lebanon
Plaistow:	+#	Avco Financial Services of New Hampshire, Inc.
		Plaistow Bank and Trust Company
		Plaistow Co-operative Bank
	*	Rockingham County Trust Co., Salem
Plymouth:		Pemigewasset National Bank of Plymouth, The
	*	Pemigewasset National Bank of Plymouth, The
		Plymouth Guaranty Savings Bank
	*	Saver's Bank, The, Littleton
Portsmouth:	*	BankEast Savings Bank and Trust, Rochester (2)
	*	BankEast Trust Company, Manchester
		Bank of New Hampshire - Portsmouth
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	Boston Five Mortgage Corporation, The
	+	Comfed Mortgage Co.
	+	Commonwealth Mortgage Company, Inc.
	+	Connecticut National Mortgage Company
	+	Consumers Mortgage, Inc.
	*	Durham Trust Company, Durham (2)
	*	Exeter Banking Company
	*	First Federal Bank, fsb, Nashua
		First National Bank of Portsmouth, The
	*	First National Bank of Portsmouth, The
	+	First NH Mortgage Corp.
	+	First Northern Mortgage Corporation (2)
		First Signature Bank and Trust Company
	+	GMAC Mortgage Corporation of PA
		Indian Head Bank and Trust Company
	*	Indian Head Bank and Trust Company (2)
	+	Indian Head Mortgage Corp.
	+	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
		Northeast Federal Credit Union
	+#	Numerica Financial Center, Inc.
		Olde Port Bank & Trust Company
		Piscataqua Savings Bank
		Portsmouth Savings Bank
	+	Provident Financial Services, Inc.
	+#	Security Pacific Financial Services, Inc.
		Service Federal Credit Union

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Raymond:	*	Exeter Banking Company, Exeter
	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Indian Head Bank and Trust Company, Portsmouth
Rindge:	*	Monadnock Bank, The, Jaffrey
Rochester:	+#	Avco Financial Services of New Hampshire, Inc.
		BankEast Savings Bank and Trust
	*	BankEast Savings Bank and Trust (2)
	*	BankEast Trust Company, Manchester
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Fiduciary Trust Company of New Hampshire
	*	Granite State National Bank, Somersworth
		Holy Rosary Credit Union
	*	Indian Head Bank and Trust Company, Portsmouth
	*	Merchants National Bank, Dover
		Profile Bank, fsb
	+#	Security Pacific Financial Services, Inc.
	*	Southeast Bank for Savings, Dover
Rollinsford:	*	Granite State National Bank, Somersworth
	*	Southeast Bank for Savings, Dover
Rye:	*	First National Bank of Portsmouth, The, Portsmouth
	+	John Hancock Home Mortgage Corporation
	+	Old Stone Mortgage Corp.
	+#	Sears Consumer Financial Corporation
Salem:	+#	Avco Financial Services of New Hampshire, Inc.
	*	BankEast Savings Bank and Trust, Rochester
	+	Chase Home Mortgage Corporation
	+	Comfed Advisory Co., Inc.
	+	Comfed Mortgage Co., Inc. (2)
	+	Eastern Funding
		Fidelity Bank & Trust Company
	+	First Northern Mortgage Corp.
	+	Home Owners Funding Corporation of Connecticut
	*	Indian Head National Bank, Nashua
	+	K.A.Z. Associates, Inc., D/B/A Eastern Funding
	+	Metro Mortgage Company, Inc.
	+	MFC Mortgage Company, Inc.
	+	Mortgages Unlimited Corporation
	*	Pelham Bank and Trust Company, Pelham
		Rockingham County Trust Co.
	*	Rockingham County Trust Co.
		Salem Co-operative Bank
		Spicket Valley Federal Credit Union
Sanbornton:	+#	RSW Financial Services, Inc.
Sanbornville:	*	BankEast Savings Bank and Trust, Rochester
	*	Profile Bank, fsb, Rochester
Sandown:		WRG Credit Union
Salisbury:		Liberty Savings Bank

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Seabrook:		Bailey Federal Credit Union
	*	Bank Meridian, National Association, Hampton
		Seabrook Bank and Trust Company
	*	Seabrook Bank and Trust Company
		U.S. Savings Bank of America, The
Seabrook Beach: (Seasonal)	*	Seabrook Bank and Trust Company, Seabrook
Somersworth:		Granite State National Bank
	*	Granite State National Bank
	+#	Sears Consumer Financial Corporation
		Somersworth Bank, The
		Somersworth General Electric Employees' Credit Union
	*	Southeast Bank for Savings, Dover
Stratham:	*	Exeter Banking Company, Exeter
	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Seabrook Bank and Trust Company, Seabrook
	+#	Sears Consumer Financial Corporation
Sunapee:	*	BankEast, Manchester
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Suncook:		Central Credit Union
		Suncook Bank, The
Tilton:		Arwood Tilton Employees Federal Credit Union
		First Deposit National Bank
		Iona Savings Bank
Troy:	*	Monadnock Bank, The, Jaffrey
Tuftonboro:	*	Wolfeboro National Bank, Wolfeboro
Wakefield:	*	Profile Bank, fsb, Rochester
Walpole:	*	Indian Head National Bank of Keene, Keene
		Savings Bank of Walpole
Warner:	*	BankEast, Manchester
	*	Sugar River Savings Bank, Newport
Warren:	*	Woodsville Guaranty Savings Bank, The, Woodsville
West Lebanon:	*	BankEast, Manchester
	+	Beneficial Mortgage Co. of New Hampshire
	*	City Bank and Trust, Claremont
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Banking Company, Hanover
	*	Dartmouth National Bank, Hanover
	*	First NH Bank of Lebanon, The, Lebanon (2)
	*	Mascoma Savings Bank, Lebanon
West Ossipee:	*	North Conway Bank, North Conway

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

West Rindge:	+	Sterling Mortgage Corporation
West Stewartstown:	*	First NH - White Mountain Bank, North Conway
Whitefield:	*	Indian Head Bank North, Littleton
	*	Peoples National Bank, Littleton
Wilton:	*	Indian Head National Bank, Nashua
Winchester:	*	Cheshire National Bank, The, Keene
	*	First Cheshire Bank, Keene
		Winchester NH Credit Union
Windham:	*	Bedford Bank, The, Bedford
	*	Derry Bank and Trust Company, Derry
	+	First Security Mortgage Corporation
		Fortune Guaranty Savings Bank
	+	Home Credit Corp. of RI
	*	Pelham Bank and Trust Company, Pelham
Wolfeboro:	*	BankEast, Manchester
		Wolfeboro National Bank, The
Woodsville:	*	Indian Head Bank North, Littleton
		Woodsville Guaranty Savings Bank, The

* Branch
+ Mortgage Home Loan Company
# Small Loan Company